

State: Pennsylvania **Filing Company:** American Progressive Life and Health Insurance Company of New York

TOI/Sub-TOI: LTC03I Individual Long Term Care/LTC03I.003 Other

Product Name: Long Term Care

Project Name/Number: PR LTC 2021 PA/HHC 1/98, PRNHO, PRNHOQ, QHHC

Filing at a Glance

Company: American Progressive Life and Health Insurance Company of New York

Product Name: Long Term Care

State: Pennsylvania

TOI: LTC03I Individual Long Term Care

Sub-TOI: LTC03I.003 Other

Filing Type: Rate - M.U. (Medically underwritten)

Date Submitted: 11/23/2021

SERFF Tr Num: UNAM-133030214

SERFF Status: Assigned

State Tr Num: UNAM-133030214

State Status: Received Review in Progress

Co Tr Num: PR LTC 2021 PA

Effective: On Approval

Date Requested:

Author(s): Holly Parenti, Hayley Maldonado, Michelle Murphy

Reviewer(s): Jim Lavery (primary)

Disposition Date:

Disposition Status:

Effective Date:

State Filing Description:

Proposed aggregate 69% increase (36% if BP <= 3 years, otherwise 100%) on 65 policyholders of American Progressive forms HHC 1/98, PRNHO, PRNHOQ, PRNHOQRS, and QHHC 11/99.

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General Information

Project Name: PR LTC 2021 PA	Status of Filing in Domicile:
Project Number: HHC 1/98, PRNHO, PRNHOQ, QHHC	Date Approved in Domicile:
Requested Filing Mode: Review & Approval	Domicile Status Comments:
Explanation for Combination/Other:	Market Type: Individual
Submission Type: New Submission	Individual Market Type:
Overall Rate Impact:	Filing Status Changed: 11/23/2021
	State Status Changed: 12/05/2021
Deemer Date:	Created By: Holly Parenti
Submitted By: Holly Parenti	Corresponding Filing Tracking Number:
	State TOI: LTC03I Individual Long Term Care

Filing Description:

American Progressive Life & Health Insurance Company of New York
NAIC #80624

Request for Rate Revision – Long Term Care
Forms: HHC 1/98, PRNHO, PRNHOQ, QHHC

American Progressive Life & Health Insurance Company of New York is requesting the approval of a 68% Composite premium rate increase on the above-referenced forms.

•We understand that Nassau will prepare the current and proposed rate schedules reflecting the increases specified in the following table. Benefit periods of three years or less are those that do not exceed three years or \$250,000.

Cohort	Request
PR – BP of 3 years or less	36%
PR – BP over 3 years	100%
PR – Average	69%

The company will offer insured affected by the premium increase the option of reducing their daily benefit and/or increasing the daily maximum to allow for mitigation of the rate increase. The company will also offer a contingent non-forfeiture benefit to ALL insureds regardless of issue date even if the rate increase is not considered substantial.

Filing Contact Information
Holly Parenti

Company and Contact

Filing Contact Information

Holly Parenti, Product Filing Analyst	hparenti@nfg.com
One American Row	407-547-3363 [Phone]
Hartford, CT 06102	

State: Pennsylvania **Filing Company:** American Progressive Life and Health Insurance Company of New York

TOI/Sub-TOI: LTC03I Individual Long Term Care/LTC03I.003 Other

Product Name: Long Term Care

Project Name/Number: PR LTC 2021 PA/HHC 1/98, PRNHO, PRNHOQ, QHHC

Filing Company Information

American Progressive Life and
Health Insurance Company of New
York
One American Row
Hartford, CT 06102
(806) 403-5000 ext.
8064035000[Phone]

CoCode: 80624
Group Code: 1295
Group Name:
FEIN Number: 13-1851754

State of Domicile: New York
Company Type:
State ID Number:

State:	Pennsylvania	Filing Company:	American Progressive Life and Health Insurance Company of New York
TOI/Sub-TOI:	LTC03I Individual Long Term Care/LTC03I.003 Other		
Product Name:	Long Term Care		
Project Name/Number:	PR LTC 2021 PA/HHC 1/98, PRNHO, PRNHOQ, QHHC		

Filing Fees

State Fees

Fee Required? No

Retaliatory? No

Fee Explanation:

State:	Pennsylvania	Filing Company:	American Progressive Life and Health Insurance Company of New York
TOI/Sub-TOI:	LTC03I Individual Long Term Care/LTC03I.003 Other		
Product Name:	Long Term Care		
Project Name/Number:	PR LTC 2021 PA/HHC 1/98, PRNHO, PRNHOQ, QHHC		

Rate Information

Rate data applies to filing.

Filing Method:	Prior Approval
Rate Change Type:	Increase
Overall Percentage of Last Rate Revision:	17.700%
Effective Date of Last Rate Revision:	10/15/2020
Filing Method of Last Filing:	Prior Approval
SERFF Tracking Number of Last Filing:	UNAM-132536939

Company Rate Information

Company Name:	Overall % Indicated Change:	Overall % Rate Impact:	Written Premium Change for this Program:	Number of Policy Holders Affected for this Program:	Written Premium for this Program:	Maximum % Change (where req'd):	Minimum % Change (where req'd):
American Progressive Life and Health Insurance Company of New York	69.000%	69.000%	\$155,392	65	\$225,207	100.000%	36.000%

SERFF Tracking #:

UNAM-133030214

State Tracking #:

UNAM-133030214

Company Tracking #:

PR LTC 2021 PA

State:

Pennsylvania

Filing Company:

American Progressive Life and Health Insurance Company of New York

TOI/Sub-TOI:

LTC03I Individual Long Term Care/LTC03I.003 Other

Product Name:

Long Term Care

Project Name/Number:

PR LTC 2021 PA/HHC 1/98, PRNHO, PRNHOQ, QHHC

Rate/Rule Schedule

Item No.	Schedule Item Status	Document Name	Affected Form Numbers (Separated with commas)	Rate Action	Rate Action Information	Attachments
1		Current and Requested Rates Issues prior to 9-16-02	HHC 1/98, PRNHO, PRNHOQ, PRNHOQRS, QHHC 11/99	Revised	Previous State Filing Number: UNAM-132536939 Percent Rate Change Request: 69	PA HHC 1-98 - QHHC 11-99 Rates comp 69%.pdf, PA PRNHO(Q) 4-02 Iss Prior to 9-16-02 comp 69%.pdf, PA PRNHO(Q) 10-00 Iss Prior to 9-16-02 comp 69%.pdf,
2		Current and Requested Rates issues 9-16-02 & after	PRNHO, PRNHOQ, PRNHOQRS	Revised	Previous State Filing Number: UNAM-132536939 Percent Rate Change Request: 69	PA PRNHO(Q) 4-02 iss 9-16-02 & after 69% comp.pdf, PA PRNHO(Q) 10-00 Iss 9-16-02 & after comp 69%.pdf,

American Progressive Life & Health Insurance Company of New York

AAA Risk Class Gross Annual Premiums for Non-Tax Qualified Home Health Care Policy HHC 1/98 PA
AAA Risk Class Gross Annual Premiums for Tax Qualified Home Health Care Policy QHHC 11/99 PA

Gross Annual Premiums

\$50,000 Lifetime Maximum Benefit without Compound Inflation Protection for Life

Issue Age	Daily Benefit Amount Elected															
	\$50	\$60	\$70	\$80	\$90	\$100	\$110	\$120	\$130	\$140	\$150	\$160	\$170	\$180	\$190	\$200
50 & Under	387	434	476	518	563	597	634	667	704	NA	NA	NA	NA	NA	NA	NA
51	411	461	506	550	595	634	672	706	746	NA	NA	NA	NA	NA	NA	NA
52	436	491	535	587	632	674	714	751	790	NA	NA	NA	NA	NA	NA	NA
53	466	523	570	622	672	716	758	798	838	NA	NA	NA	NA	NA	NA	NA
54	496	555	607	662	714	758	805	847	890	NA	NA	NA	NA	NA	NA	NA
55	525	590	649	704	758	805	855	900	947	NA	NA	NA	NA	NA	NA	NA
56	560	627	686	748	805	857	904	957	1,004	NA	NA	NA	NA	NA	NA	NA
57	592	667	729	795	855	907	964	1,014	1,066	NA	NA	NA	NA	NA	NA	NA
58	629	706	773	840	904	964	1,023	1,073	1,125	NA	NA	NA	NA	NA	NA	NA
59	664	748	820	892	959	1,021	1,080	1,135	1,189	NA	NA	NA	NA	NA	NA	NA
60	704	793	867	942	1,014	1,078	1,142	1,199	1,256	NA	NA	NA	NA	NA	NA	NA
61	746	838	919	1,001	1,075	1,142	1,212	1,271	1,331	NA	NA	NA	NA	NA	NA	NA
62	793	892	981	1,066	1,145	1,219	1,291	1,353	1,420	NA	NA	NA	NA	NA	NA	NA
63	845	949	1,046	1,135	1,222	1,301	1,378	1,445	1,512	NA	NA	NA	NA	NA	NA	NA
64	897	1,011	1,118	1,212	1,306	1,385	1,469	1,539	1,608	NA	NA	NA	NA	NA	NA	NA
65	952	1,075	1,192	1,296	1,395	1,482	1,571	1,645	1,722	NA	NA	NA	NA	NA	NA	NA
66	1,031	1,170	1,298	1,415	1,519	1,618	1,710	1,797	1,878	NA	NA	NA	NA	NA	NA	NA
67	1,095	1,249	1,390	1,517	1,635	1,740	1,841	1,935	2,025	NA	NA	NA	NA	NA	NA	NA
68	1,162	1,336	1,494	1,635	1,762	1,883	1,992	2,099	2,196	NA	NA	NA	NA	NA	NA	NA
69	1,234	1,430	1,603	1,759	1,906	2,039	2,163	2,277	2,386	NA	NA	NA	NA	NA	NA	NA
70	1,313	1,531	1,727	1,901	2,062	2,213	2,347	2,473	2,594	NA	NA	NA	NA	NA	NA	NA
71	1,403	1,645	1,861	2,057	2,235	2,404	2,555	2,691	2,827	NA	NA	NA	NA	NA	NA	NA
72	1,507	1,777	2,015	2,230	2,428	2,612	2,780	2,931	3,083	NA	NA	NA	NA	NA	NA	NA
73	1,628	1,925	2,188	2,423	2,639	2,845	3,028	3,194	3,358	NA	NA	NA	NA	NA	NA	NA
74	1,769	2,089	2,379	2,637	2,874	3,095	3,301	3,479	3,660	NA	NA	NA	NA	NA	NA	NA
75	1,920	2,265	2,582	2,865	3,127	3,368	3,588	3,786	3,982	NA	NA	NA	NA	NA	NA	NA
76	2,074	2,451	2,795	3,105	3,387	3,653	3,893	4,111	4,322	NA	NA	NA	NA	NA	NA	NA
77	2,230	2,634	3,008	3,348	3,658	3,945	4,210	4,448	4,683	NA	NA	NA	NA	NA	NA	NA
78	2,386	2,865	3,229	3,596	3,938	4,250	4,540	4,802	5,060	NA	NA	NA	NA	NA	NA	NA
79	2,545	3,053	3,454	3,856	4,225	4,567	4,887	5,174	5,459	NA	NA	NA	NA	NA	NA	NA
80	2,711	3,251	3,687	4,123	4,527	4,899	5,251	5,563	5,875	NA	NA	NA	NA	NA	NA	NA
81	2,877	3,454	3,928	4,401	4,837	5,241	5,625	5,970	6,311	NA	NA	NA	NA	NA	NA	NA
82	3,048	3,658	4,173	4,686	5,157	5,600	6,017	6,393	6,767	NA	NA	NA	NA	NA	NA	NA
83	3,224	3,871	4,428	4,978	5,491	5,967	6,421	6,834	7,241	NA	NA	NA	NA	NA	NA	NA
84	3,402	4,084	4,688	5,283	5,833	6,351	6,842	7,290	7,736	NA	NA	NA	NA	NA	NA	NA
85	3,586	4,302	4,954	5,593	6,188	6,745	7,278	7,764	8,252	NA	NA	NA	NA	NA	NA	NA

Premiums shown exclude annual Policy fee of \$25.

Multiply premiums by .90 if Spouse is written under a separate policy at the same time

Multiply premiums by 1.25 for AA Risk Class and by 1.50 for A Risk Class

Direct Modal Factors: Annual 1.00, Semi -Annual .52, Quarterly .265, Monthly Direct .09, Monthly Bank Draft .085

Credit Card Modal Factors: Annual 1.0, Semi-Annual .516, Quarterly .258, Monthly .086

American Progressive Life & Health Insurance Company of New York

AAA Risk Class Gross Annual Premiums for Non-Tax Qualified Home Health Care Policy HHC 1/98 PA
 AAA Risk Class Gross Annual Premiums for Tax Qualified Home Health Care Policy QHHC 11/99 PA

Gross Annual Premiums

\$75,000 Lifetime Maximum Benefit without Compound Inflation Protection for Life

Issue Age	Daily Benefit Amount Elected															
	\$50	\$60	\$70	\$80	\$90	\$100	\$110	\$120	\$130	\$140	\$150	\$160	\$170	\$180	\$190	\$200
50 & Under	414	473	525	582	634	686	736	773	825	870	907	952	994	1,031	1,071	1,105
51	446	510	567	627	679	729	781	825	872	919	961	1,006	1,048	1,088	1,125	1,162
52	483	550	612	672	726	776	830	877	924	974	1,016	1,066	1,105	1,147	1,187	1,224
53	520	590	657	719	776	828	882	934	981	1,033	1,078	1,125	1,170	1,214	1,256	1,294
54	555	632	704	766	828	882	942	994	1,046	1,098	1,145	1,192	1,241	1,286	1,331	1,368
55	595	674	751	818	882	939	1,001	1,058	1,113	1,167	1,219	1,269	1,318	1,363	1,410	1,450
56	632	716	798	870	942	1,001	1,066	1,130	1,184	1,241	1,294	1,346	1,400	1,450	1,497	1,539
57	672	763	852	927	1,001	1,068	1,135	1,202	1,256	1,321	1,378	1,430	1,487	1,539	1,591	1,635
58	706	805	902	984	1,061	1,135	1,204	1,274	1,336	1,403	1,462	1,519	1,578	1,631	1,685	1,732
59	743	850	952	1,038	1,125	1,202	1,276	1,353	1,417	1,487	1,551	1,608	1,670	1,730	1,784	1,839
60	781	897	1,006	1,100	1,192	1,276	1,355	1,432	1,507	1,578	1,645	1,710	1,774	1,836	1,893	1,950
61	820	947	1,066	1,167	1,266	1,358	1,442	1,521	1,601	1,680	1,749	1,819	1,886	1,953	2,015	2,074
62	867	1,004	1,130	1,244	1,351	1,447	1,536	1,626	1,710	1,794	1,868	1,943	2,015	2,084	2,148	2,213
63	917	1,066	1,204	1,323	1,440	1,546	1,643	1,737	1,826	1,915	1,997	2,077	2,151	2,228	2,297	2,364
64	966	1,135	1,279	1,415	1,536	1,650	1,754	1,856	1,953	2,044	2,134	2,218	2,300	2,374	2,451	2,523
65	1,026	1,204	1,365	1,512	1,640	1,767	1,881	1,987	2,089	2,191	2,282	2,374	2,458	2,542	2,624	2,696
66	1,103	1,306	1,482	1,645	1,784	1,923	2,052	2,166	2,280	2,389	2,493	2,592	2,681	2,770	2,865	2,941
67	1,167	1,388	1,581	1,759	1,913	2,062	2,200	2,327	2,451	2,567	2,679	2,788	2,887	2,981	3,080	3,162
68	1,237	1,477	1,690	1,886	2,054	2,215	2,369	2,505	2,639	2,768	2,889	3,008	3,112	3,216	3,323	3,412
69	1,313	1,574	1,806	2,020	2,208	2,386	2,550	2,701	2,847	2,986	3,117	3,246	3,360	3,472	3,586	3,685
70	1,395	1,680	1,933	2,166	2,371	2,567	2,748	2,914	3,075	3,226	3,370	3,509	3,635	3,757	3,878	3,985
71	1,487	1,782	2,077	2,327	2,557	2,770	2,971	3,152	3,328	3,496	3,650	3,804	3,940	4,074	4,203	4,322
72	1,596	1,913	2,233	2,508	2,760	2,998	3,216	3,417	3,610	3,794	3,962	4,128	4,280	4,428	4,572	4,703
73	1,722	2,064	2,411	2,713	2,988	3,249	3,489	3,712	3,925	4,128	4,314	4,495	4,664	4,825	4,981	5,127
74	1,863	2,235	2,607	2,936	3,241	3,529	3,791	4,037	4,270	4,495	4,696	4,899	5,082	5,258	5,432	5,590
75	2,017	2,428	2,817	3,177	3,509	3,821	4,113	4,384	4,639	4,887	5,110	5,328	5,531	5,724	5,920	6,091
76	2,176	2,614	3,033	3,425	3,789	4,133	4,448	4,750	5,030	5,303	5,548	5,786	6,012	6,225	6,438	6,626
77	2,337	2,805	3,256	3,677	4,074	4,448	4,795	5,125	5,432	5,734	6,004	6,267	6,515	6,750	6,988	7,196
78	2,495	2,996	3,479	3,935	4,364	4,773	5,149	5,514	5,851	6,180	6,480	6,770	7,042	7,303	7,565	7,798
79	2,659	3,192	3,707	4,198	4,664	5,105	5,521	5,915	6,287	6,648	6,978	7,298	7,603	7,887	8,177	8,435
80	2,827	3,392	3,943	4,468	4,971	5,452	5,903	6,331	6,740	7,139	7,501	7,850	8,187	8,502	8,822	9,102
81	3,001	3,598	4,183	4,748	5,286	5,806	6,297	6,765	7,213	7,647	8,044	8,433	8,794	9,144	9,493	9,808
82	3,177	3,809	4,428	5,033	5,613	6,175	6,708	7,213	7,704	8,175	8,611	9,035	9,436	9,818	10,202	10,544
83	3,358	4,024	4,681	5,325	5,947	6,552	7,129	7,677	8,212	8,723	9,201	9,664	10,100	10,522	10,938	11,315
84	3,541	4,245	4,939	5,628	6,292	6,943	7,568	8,158	8,737	9,293	9,813	10,321	10,797	11,255	11,709	12,122
85	3,729	4,470	5,206	5,935	6,644	7,342	8,019	8,653	9,283	9,882	10,447	11,000	11,518	12,016	12,511	12,960

Premiums shown exclude annual Policy fee of \$25.

Multiply premiums by .90 if Spouse is written under a separate policy at the same time

Multiply premiums by 1.25 for AA Risk Class and by 1.50 for A Risk Class

Direct Modal Factors: Annual 1.00, Semi-Annual .52, Quarterly .265, Monthly Direct .09, Monthly Bank Draft .085

Credit Card Modal Factors: Annual 1.0, Semi-Annual .516, Quarterly .258, Monthly .086

American Progressive Life & Health Insurance Company of New York

AAA Risk Class Gross Annual Premiums for Non-Tax Qualified Home Health Care Policy HHC 1/98 PA
 AAA Risk Class Gross Annual Premiums for Tax Qualified Home Health Care Policy QHHC 11/99 PA

Gross Annual Premiums

\$100,000 Lifetime Maximum Benefit without Compound Inflation Protection for Life

Issue Age	Daily Benefit Amount Elected															
	<u>\$50</u>	<u>\$60</u>	<u>\$70</u>	<u>\$80</u>	<u>\$90</u>	<u>\$100</u>	<u>\$110</u>	<u>\$120</u>	<u>\$130</u>	<u>\$140</u>	<u>\$150</u>	<u>\$160</u>	<u>\$170</u>	<u>\$180</u>	<u>\$190</u>	<u>\$200</u>
50 & Under	439	508	577	639	701	753	813	870	914	964	1,014	1,058	1,105	1,152	1,192	1,237
51	476	550	620	684	746	805	862	919	969	1,021	1,071	1,115	1,167	1,212	1,256	1,301
52	508	587	664	731	795	857	917	974	1,028	1,078	1,132	1,182	1,232	1,279	1,328	1,373
53	545	629	709	783	847	914	979	1,033	1,093	1,142	1,202	1,251	1,301	1,355	1,403	1,450
54	582	674	761	835	902	971	1,038	1,098	1,160	1,214	1,274	1,328	1,383	1,437	1,487	1,534
55	617	719	810	890	964	1,036	1,103	1,170	1,234	1,291	1,355	1,408	1,467	1,521	1,576	1,628
56	657	763	860	947	1,026	1,105	1,177	1,244	1,313	1,373	1,437	1,497	1,556	1,618	1,670	1,727
57	696	810	917	1,009	1,093	1,177	1,251	1,323	1,398	1,462	1,529	1,593	1,653	1,717	1,774	1,834
58	738	860	971	1,073	1,162	1,251	1,331	1,408	1,484	1,551	1,623	1,690	1,754	1,821	1,883	1,945
59	773	912	1,031	1,137	1,232	1,328	1,415	1,494	1,576	1,645	1,722	1,792	1,863	1,930	1,995	2,059
60	818	961	1,093	1,204	1,308	1,408	1,504	1,586	1,670	1,749	1,824	1,903	1,977	2,044	2,116	2,183
61	860	1,016	1,157	1,279	1,388	1,497	1,598	1,690	1,779	1,861	1,943	2,022	2,104	2,176	2,250	2,319
62	907	1,075	1,227	1,358	1,482	1,596	1,705	1,804	1,898	1,987	2,074	2,161	2,243	2,322	2,401	2,476
63	957	1,137	1,301	1,445	1,576	1,702	1,819	1,925	2,025	2,121	2,213	2,305	2,394	2,480	2,562	2,644
64	1,006	1,202	1,378	1,534	1,680	1,811	1,935	2,054	2,163	2,262	2,362	2,461	2,557	2,647	2,733	2,817
65	1,056	1,271	1,462	1,631	1,789	1,933	2,067	2,193	2,310	2,419	2,528	2,632	2,733	2,827	2,922	3,011
66	1,135	1,360	1,576	1,767	1,938	2,099	2,248	2,386	2,518	2,634	2,756	2,870	2,979	3,085	3,187	3,286
67	1,197	1,437	1,673	1,881	2,069	2,243	2,406	2,557	2,701	2,830	2,959	3,085	3,202	3,316	3,427	3,534
68	1,266	1,519	1,772	2,007	2,213	2,406	2,582	2,748	2,909	3,048	3,192	3,325	3,457	3,578	3,702	3,816
69	1,341	1,608	1,878	2,141	2,369	2,580	2,775	2,956	3,132	3,288	3,444	3,591	3,732	3,866	3,997	4,123
70	1,422	1,707	1,992	2,275	2,560	2,768	2,986	3,184	3,378	3,549	3,722	3,881	4,037	4,185	4,327	4,465
71	1,514	1,816	2,121	2,423	2,726	2,976	3,216	3,435	3,650	3,838	4,032	4,203	4,376	4,537	4,696	4,844
72	1,623	1,948	2,272	2,599	2,922	3,207	3,472	3,712	3,950	4,161	4,374	4,562	4,755	4,934	5,110	5,273
73	1,749	2,099	2,448	2,800	3,150	3,464	3,754	4,019	4,282	4,515	4,750	4,961	5,174	5,372	5,568	5,746
74	1,888	2,265	2,644	3,023	3,400	3,742	4,066	4,356	4,646	4,904	5,164	5,397	5,632	5,853	6,071	6,267
75	2,039	2,448	2,855	3,264	3,672	4,039	4,391	4,716	5,035	5,320	5,605	5,868	6,128	6,371	6,614	6,829
76	2,196	2,634	3,073	3,514	3,952	4,351	4,738	5,090	5,444	5,759	6,074	6,364	6,648	6,921	7,189	7,429
77	2,352	2,822	3,293	3,764	4,235	4,671	5,092	5,481	5,870	6,217	6,562	6,886	7,204	7,501	7,801	8,066
78	2,513	3,016	3,519	4,017	4,520	5,001	5,459	5,885	6,311	6,693	7,075	7,434	7,783	8,113	8,445	8,742
79	2,674	3,207	3,744	4,277	4,815	5,348	5,843	6,307	6,770	7,191	7,612	8,006	8,393	8,760	9,129	9,454
80	2,842	3,410	3,980	4,545	5,115	5,682	6,237	6,743	7,251	7,712	8,175	8,609	9,032	9,439	9,843	10,207
81	3,016	3,618	4,223	4,822	5,427	6,029	6,634	7,196	7,749	8,254	8,762	9,238	9,704	10,150	10,593	10,997
82	3,192	3,829	4,468	5,105	5,744	6,381	7,018	7,657	8,264	8,817	9,374	9,892	10,405	10,893	11,381	11,827
83	3,373	4,047	4,721	5,395	6,071	6,745	7,419	8,093	8,767	9,404	10,011	10,576	11,136	11,671	12,207	12,695
84	3,556	4,270	4,978	5,692	6,401	7,114	7,826	8,537	9,248	9,957	10,673	11,287	11,897	12,482	13,064	13,602
85	3,747	4,495	5,243	5,997	6,745	7,493	8,242	8,990	9,744	10,492	11,240	11,989	12,687	13,324	13,959	14,548

Premiums shown exclude annual Policy fee of \$25.

Multiply premiums by .90 if Spouse is written under a separate policy at the same time

Multiply premiums by 1.25 for AA Risk Class and by 1.50 for A Risk Class

Direct Modal Factors: Annual 1.00, Semi-Annual .52, Quarterly .265, Monthly Direct .09, Monthly Bank Draft .085

Credit Card Modal Factors: Annual 1.0, Semi-Annual .516, Quarterly .258, Monthly .086

American Progressive Life & Health Insurance Company of New York

AAA Risk Class Gross Annual Premiums for Non-Tax Qualified Home Health Care Policy HHC 1/98 PA
 AAA Risk Class Gross Annual Premiums for Tax Qualified Home Health Care Policy QHHC 11/99 PA

Gross Annual Premiums

\$250,000 Lifetime Maximum Benefit without Compound Inflation Protection for Life

Issue Age	Daily Benefit Amount Elected															
	\$ 50	\$ 60	\$ 70	\$ 80	\$ 90	\$ 100	\$ 110	\$ 120	\$ 130	\$ 140	\$ 150	\$ 160	\$ 170	\$ 180	\$ 190	\$ 200
50 & Under	486	582	667	756	852	937	1,026	1,120	1,197	1,291	1,380	1,465	1,561	1,645	1,742	1,826
51	515	612	701	800	897	994	1,088	1,184	1,291	1,363	1,460	1,549	1,648	1,742	1,841	1,933
52	543	644	743	847	949	1,051	1,147	1,254	1,363	1,442	1,544	1,640	1,745	1,844	1,948	2,044
53	572	681	786	895	1,004	1,110	1,217	1,326	1,442	1,524	1,633	1,740	1,846	1,953	2,059	2,163
54	605	721	838	947	1,061	1,175	1,286	1,403	1,524	1,616	1,727	1,841	1,953	2,064	2,178	2,290
55	642	761	882	1,001	1,120	1,244	1,360	1,482	1,616	1,710	1,829	1,948	2,064	2,186	2,302	2,423
56	676	805	932	1,061	1,187	1,318	1,440	1,569	1,710	1,806	1,933	2,059	2,183	2,312	2,436	2,562
57	716	850	984	1,120	1,254	1,390	1,524	1,660	1,806	1,908	2,042	2,176	2,307	2,446	2,577	2,711
58	756	897	1,041	1,184	1,326	1,469	1,608	1,752	1,908	2,017	2,156	2,300	2,441	2,582	2,723	2,862
59	800	949	1,100	1,249	1,395	1,549	1,697	1,846	2,017	2,129	2,277	2,428	2,575	2,728	2,872	3,023
60	845	1,001	1,157	1,318	1,477	1,633	1,794	1,950	2,129	2,248	2,401	2,560	2,716	2,874	3,031	3,187
61	890	1,058	1,224	1,390	1,561	1,727	1,891	2,059	2,248	2,374	2,535	2,704	2,865	3,036	3,202	3,365
62	939	1,113	1,294	1,469	1,645	1,824	2,000	2,173	2,374	2,508	2,681	2,855	3,031	3,209	3,380	3,558
63	991	1,177	1,363	1,549	1,737	1,923	2,109	2,297	2,508	2,647	2,830	3,013	3,202	3,387	3,571	3,754
64	1,043	1,241	1,435	1,631	1,831	2,027	2,225	2,421	2,647	2,790	2,981	3,179	3,373	3,571	3,764	3,957
65	1,100	1,306	1,514	1,720	1,930	2,139	2,344	2,555	2,790	2,944	3,145	3,353	3,561	3,764	3,972	4,180
66	1,177	1,403	1,623	1,846	2,077	2,297	2,520	2,741	2,939	3,162	3,380	3,603	3,826	4,047	4,270	4,488
67	1,241	1,479	1,715	1,953	2,191	2,426	2,664	2,899	3,105	3,343	3,578	3,811	4,047	4,280	4,515	4,748
68	1,311	1,566	1,816	2,067	2,319	2,570	2,822	3,070	3,291	3,544	3,789	4,039	4,292	4,537	4,788	5,033
69	1,388	1,653	1,918	2,188	2,456	2,721	2,991	3,256	3,487	3,757	4,019	4,282	4,550	4,810	5,075	5,340
70	1,469	1,754	2,037	2,322	2,604	2,889	3,172	3,457	3,705	3,990	4,272	4,552	4,832	5,112	5,397	5,675
71	1,561	1,863	2,168	2,471	2,775	3,078	3,380	3,685	3,947	4,252	4,555	4,852	5,154	5,452	5,754	6,051
72	1,665	1,990	2,317	2,639	2,966	3,293	3,615	3,943	4,225	4,550	4,872	5,191	5,516	5,836	6,158	6,480
73	1,784	2,129	2,480	2,827	3,182	3,534	3,881	4,232	4,537	4,884	5,234	5,578	5,925	6,269	6,616	6,961
74	1,913	2,287	2,666	3,043	3,420	3,799	4,173	4,552	4,879	5,256	5,630	6,002	6,376	6,745	7,122	7,493
75	2,054	2,456	2,865	3,273	3,675	4,084	4,493	4,897	5,253	5,652	6,056	6,460	6,862	7,263	7,664	8,068
76	2,200	2,637	3,075	3,514	3,950	4,386	4,822	5,263	5,642	6,076	6,507	6,941	7,372	7,811	8,239	8,675
77	2,357	2,822	3,296	3,767	4,232	4,703	5,172	5,640	6,049	6,512	6,981	7,444	7,907	8,373	8,834	9,300
78	2,520	3,021	3,521	4,027	4,527	5,030	5,531	6,031	6,470	6,968	7,469	7,962	8,460	8,958	9,454	9,952
79	2,689	3,226	3,762	4,297	4,835	5,372	5,910	6,445	6,914	7,446	7,974	8,507	9,040	9,573	10,100	10,631
80	2,865	3,437	4,012	4,584	5,157	5,729	6,304	6,874	7,372	7,942	8,507	9,074	9,642	10,209	10,774	11,342
81	3,053	3,662	4,272	4,882	5,494	6,101	6,713	7,320	7,855	8,457	9,060	9,664	10,266	10,873	11,476	12,083
82	3,246	3,895	4,540	5,191	5,841	6,490	7,139	7,786	8,353	8,995	9,637	10,279	10,918	11,567	12,204	12,846
83	3,447	4,138	4,822	5,514	6,205	6,894	7,580	8,269	8,874	9,553	10,232	10,916	11,597	12,283	12,965	13,644
84	3,653	4,389	5,117	5,848	6,582	7,308	8,041	8,770	9,411	10,133	10,851	11,577	12,298	13,027	13,748	14,469
85	3,873	4,649	5,419	6,193	6,973	7,741	8,517	9,288	9,969	10,732	11,490	12,261	13,022	13,793	14,561	15,321

Premiums shown exclude annual Policy fee of \$25.

Multiply premiums by .90 if Spouse is written under a separate policy at the same time

Multiply premiums by 1.25 for AA Risk Class and by 1.50 for A Risk Class

Direct Modal Factors: Annual 1.00, Semi-Annual .52, Quarterly .265, Monthly Direct .09, Monthly Bank Draft .085

Credit Card Modal Factors: Annual 1.0, Semi-Annual .516, Quarterly .258, Monthly .086

American Progressive Life & Health Insurance Company of New York

AAA Risk Class Gross Annual Premiums for Non-Tax Qualified Home Health Care Policy HHC 1/98 PA
 AAA Risk Class Gross Annual Premiums for Tax Qualified Home Health Care Policy QHHC 11/99 PA

Gross Annual Premiums

\$1,000,000 Lifetime Maximum Benefit without Compound Inflation Protection for Life

Issue Age	Daily Benefit Amount Elected															
	\$50	\$60	\$70	\$80	\$90	\$100	\$110	\$120	\$130	\$140	\$150	\$160	\$170	\$180	\$190	\$200
50 & Under	491	587	674	763	860	947	1,036	1,132	1,222	1,318	1,408	1,494	1,593	1,680	1,777	1,863
51	520	617	709	808	907	1,004	1,098	1,197	1,294	1,390	1,489	1,581	1,683	1,777	1,878	1,972
52	548	652	751	855	959	1,061	1,160	1,266	1,368	1,472	1,576	1,673	1,779	1,881	1,987	2,086
53	577	689	793	904	1,014	1,123	1,229	1,338	1,447	1,556	1,665	1,774	1,883	1,992	2,101	2,208
54	610	729	845	957	1,071	1,187	1,298	1,417	1,531	1,648	1,762	1,878	1,992	2,106	2,223	2,337
55	649	768	892	1,011	1,132	1,256	1,375	1,497	1,621	1,745	1,866	1,987	2,106	2,230	2,349	2,473
56	684	813	942	1,071	1,199	1,331	1,455	1,583	1,712	1,844	1,972	2,101	2,228	2,359	2,485	2,614
57	724	857	994	1,132	1,266	1,405	1,539	1,678	1,814	1,948	2,084	2,220	2,354	2,495	2,629	2,765
58	763	907	1,051	1,197	1,338	1,484	1,626	1,769	1,913	2,059	2,200	2,347	2,490	2,634	2,778	2,922
59	808	959	1,110	1,261	1,410	1,564	1,715	1,866	2,020	2,173	2,324	2,478	2,627	2,783	2,931	3,085
60	852	1,011	1,170	1,331	1,492	1,650	1,811	1,970	2,131	2,295	2,451	2,612	2,770	2,934	3,093	3,251
61	900	1,068	1,237	1,405	1,576	1,745	1,911	2,079	2,253	2,423	2,587	2,758	2,924	3,098	3,266	3,435
62	949	1,125	1,306	1,484	1,663	1,841	2,020	2,196	2,379	2,560	2,736	2,914	3,093	3,273	3,449	3,630
63	1,001	1,189	1,378	1,564	1,754	1,943	2,131	2,319	2,508	2,701	2,887	3,075	3,266	3,457	3,643	3,831
64	1,053	1,254	1,450	1,648	1,849	2,047	2,248	2,446	2,647	2,847	3,043	3,244	3,442	3,643	3,841	4,039
65	1,110	1,318	1,529	1,737	1,950	2,161	2,369	2,580	2,790	3,003	3,209	3,422	3,633	3,841	4,054	4,265
66	1,189	1,417	1,640	1,866	2,096	2,319	2,545	2,768	2,998	3,226	3,449	3,677	3,903	4,128	4,356	4,579
67	1,254	1,494	1,732	1,972	2,213	2,451	2,691	2,929	3,169	3,412	3,650	3,888	4,128	4,366	4,607	4,844
68	1,323	1,581	1,834	2,086	2,342	2,594	2,850	3,102	3,358	3,615	3,866	4,121	4,379	4,629	4,884	5,134
69	1,403	1,670	1,938	2,210	2,480	2,748	3,021	3,288	3,558	3,833	4,101	4,369	4,641	4,909	5,179	5,449
70	1,484	1,772	2,057	2,344	2,632	2,919	3,204	3,492	3,781	4,071	4,359	4,644	4,931	5,216	5,506	5,791
71	1,576	1,883	2,191	2,495	2,803	3,110	3,415	3,722	4,029	4,339	4,646	4,951	5,258	5,563	5,870	6,175
72	1,683	2,010	2,339	2,666	2,996	3,325	3,653	3,982	4,312	4,641	4,971	5,298	5,628	5,955	6,284	6,611
73	1,802	2,151	2,505	2,857	3,214	3,568	3,920	4,275	4,629	4,983	5,340	5,692	6,046	6,398	6,750	7,102
74	1,933	2,310	2,694	3,073	3,454	3,836	4,215	4,599	4,978	5,362	5,744	6,123	6,505	6,884	7,268	7,647
75	2,074	2,480	2,894	3,306	3,712	4,126	4,537	4,946	5,360	5,769	6,180	6,591	7,003	7,412	7,821	8,232
76	2,223	2,664	3,107	3,549	3,990	4,431	4,872	5,315	5,756	6,200	6,641	7,082	7,523	7,969	8,408	8,851
77	2,381	2,852	3,328	3,804	4,275	4,750	5,224	5,697	6,173	6,646	7,122	7,595	8,068	8,544	9,015	9,491
78	2,545	3,050	3,556	4,066	4,572	5,080	5,588	6,093	6,601	7,109	7,620	8,125	8,633	9,141	9,647	10,155
79	2,716	3,259	3,799	4,341	4,884	5,427	5,970	6,510	7,055	7,598	8,138	8,680	9,223	9,768	10,306	10,849
80	2,894	3,472	4,052	4,631	5,209	5,786	6,368	6,943	7,523	8,103	8,680	9,260	9,838	10,418	10,995	11,572
81	3,083	3,700	4,314	4,931	5,548	6,163	6,780	7,394	8,016	8,631	9,245	9,862	10,477	11,096	11,711	12,328
82	3,278	3,935	4,587	5,243	5,900	6,554	7,211	7,865	8,524	9,179	9,833	10,489	11,141	11,803	12,454	13,109
83	3,482	4,180	4,872	5,568	6,267	6,963	7,657	8,353	9,055	9,748	10,440	11,139	11,832	12,534	13,230	13,921
84	3,690	4,433	5,169	5,908	6,648	7,382	8,123	8,859	9,602	10,338	11,072	11,813	12,549	13,292	14,028	14,764
85	3,913	4,696	5,474	6,254	7,042	7,821	8,604	9,382	10,172	10,950	11,726	12,511	13,287	14,075	14,858	15,634

Premiums shown exclude annual Policy fee of \$25.

Multiply premiums by .90 if Spouse is written under a separate policy at the same time

Multiply premiums by 1.25 for AA Risk Class and by 1.50 for A Risk Class

Direct Modal Factors: Annual 1.00, Semi -Annual .52, Quarterly .265, Monthly Direct .09, Monthly Bank Draft .085

Credit Card Modal Factors: Annual 1.0, Semi-Annual .516, Quarterly .258, Monthly .086

American Progressive Life & Health Insurance Company of New York

Preferred Risk Gross Annual Premiums Policy Form HHC 1/98*

Gross Annual Premiums for Compound Inflation Protection Rider Form HHC-CI 1/98 and HHC-NFB 1/98

Per \$1 Annual Premium

<u>Issue Age</u>	<u>Inflation Rider</u>	<u>Nonforfeiture Rider</u>
50 & Under	1.180	0.410
51	1.140	0.405
52	1.100	0.400
53	1.060	0.395
54	1.020	0.390
55	0.980	0.385
56	0.960	0.380
57	0.900	0.375
58	0.880	0.370
59	0.860	0.365
60	0.840	0.360
61	0.820	0.355
62	0.800	0.350
63	0.780	0.340
64	0.760	0.330
65	0.740	0.320
66	0.720	0.310
67	0.700	0.300
68	0.680	0.290
69	0.660	0.280
70	0.640	0.270
71	0.620	0.260
72	0.600	0.250
73	0.580	0.240
74	0.560	0.230
75	0.540	0.220
76	0.520	0.210
77	0.500	0.200
78	0.480	0.190
79	0.460	0.180
80	0.440	0.170
81	0.420	0.160
82	0.400	0.150
83	0.390	0.140
84	0.380	0.130
85	0.370	0.120

American Progressive Life & Health Insurance Company of New York

AAA Risk Class Gross Annual Premiums for Non-Tax Qualified Home Health Care Policy HHC 1/98 PA
 AAA Risk Class Gross Annual Premiums for Tax Qualified Home Health Care Policy QHHC 11/99 PA

Gross Annual Premiums

\$50,000 Lifetime Maximum Benefit without Compound Inflation Protection for Life

Issue Age	Daily Benefit Amount Elected															
	\$50	\$60	\$70	\$80	\$90	\$100	\$110	\$120	\$130	\$140	\$150	\$160	\$170	\$180	\$190	\$200
50 & Under	526	590	647	704	765	812	863	907	957	NA	NA	NA	NA	NA	NA	NA
51	559	627	688	748	809	863	913	960	1,014	NA	NA	NA	NA	NA	NA	NA
52	593	667	728	799	859	917	971	1,021	1,075	NA	NA	NA	NA	NA	NA	NA
53	634	711	775	846	913	974	1,031	1,085	1,139	NA	NA	NA	NA	NA	NA	NA
54	674	755	826	900	971	1,031	1,095	1,153	1,210	NA	NA	NA	NA	NA	NA	NA
55	714	802	883	957	1,031	1,095	1,163	1,223	1,287	NA	NA	NA	NA	NA	NA	NA
56	762	853	934	1,018	1,095	1,166	1,230	1,301	1,365	NA	NA	NA	NA	NA	NA	NA
57	805	907	991	1,082	1,163	1,233	1,311	1,378	1,449	NA	NA	NA	NA	NA	NA	NA
58	856	960	1,051	1,142	1,230	1,311	1,392	1,459	1,530	NA	NA	NA	NA	NA	NA	NA
59	903	1,018	1,116	1,213	1,304	1,388	1,469	1,544	1,618	NA	NA	NA	NA	NA	NA	NA
60	957	1,078	1,180	1,281	1,378	1,466	1,554	1,631	1,709	NA	NA	NA	NA	NA	NA	NA
61	1,014	1,139	1,250	1,362	1,463	1,554	1,648	1,729	1,810	NA	NA	NA	NA	NA	NA	NA
62	1,078	1,213	1,335	1,449	1,557	1,658	1,756	1,840	1,931	NA	NA	NA	NA	NA	NA	NA
63	1,149	1,291	1,422	1,544	1,661	1,769	1,874	1,965	2,056	NA	NA	NA	NA	NA	NA	NA
64	1,220	1,375	1,520	1,648	1,776	1,884	1,998	2,093	2,187	NA	NA	NA	NA	NA	NA	NA
65	1,294	1,463	1,621	1,763	1,897	2,015	2,137	2,238	2,342	NA	NA	NA	NA	NA	NA	NA
66	1,402	1,591	1,766	1,924	2,066	2,201	2,325	2,443	2,555	NA	NA	NA	NA	NA	NA	NA
67	1,490	1,699	1,891	2,063	2,224	2,366	2,504	2,632	2,753	NA	NA	NA	NA	NA	NA	NA
68	1,581	1,816	2,032	2,224	2,396	2,561	2,710	2,854	2,986	NA	NA	NA	NA	NA	NA	NA
69	1,678	1,945	2,180	2,393	2,592	2,774	2,942	3,097	3,245	NA	NA	NA	NA	NA	NA	NA
70	1,786	2,083	2,349	2,585	2,804	3,010	3,191	3,363	3,528	NA	NA	NA	NA	NA	NA	NA
71	1,907	2,238	2,531	2,797	3,040	3,269	3,475	3,660	3,845	NA	NA	NA	NA	NA	NA	NA
72	2,049	2,416	2,740	3,033	3,303	3,552	3,781	3,987	4,192	NA	NA	NA	NA	NA	NA	NA
73	2,214	2,619	2,976	3,296	3,589	3,869	4,118	4,344	4,566	NA	NA	NA	NA	NA	NA	NA
74	2,406	2,841	3,235	3,586	3,909	4,209	4,489	4,732	4,978	NA	NA	NA	NA	NA	NA	NA
75	2,612	3,080	3,512	3,896	4,253	4,580	4,880	5,150	5,416	NA	NA	NA	NA	NA	NA	NA
76	2,821	3,333	3,801	4,223	4,607	4,968	5,294	5,591	5,877	NA	NA	NA	NA	NA	NA	NA
77	3,033	3,582	4,091	4,553	4,974	5,365	5,726	6,049	6,369	NA	NA	NA	NA	NA	NA	NA
78	3,245	3,896	4,391	4,890	5,355	5,780	6,174	6,531	6,882	NA	NA	NA	NA	NA	NA	NA
79	3,461	4,152	4,698	5,244	5,746	6,211	6,646	7,037	7,424	NA	NA	NA	NA	NA	NA	NA
80	3,687	4,422	5,015	5,608	6,157	6,663	7,141	7,566	7,991	NA	NA	NA	NA	NA	NA	NA
81	3,913	4,698	5,342	5,985	6,578	7,128	7,650	8,119	8,584	NA	NA	NA	NA	NA	NA	NA
82	4,145	4,974	5,675	6,373	7,013	7,616	8,183	8,695	9,204	NA	NA	NA	NA	NA	NA	NA
83	4,385	5,264	6,022	6,771	7,468	8,115	8,732	9,295	9,847	NA	NA	NA	NA	NA	NA	NA
84	4,627	5,554	6,376	7,185	7,933	8,638	9,305	9,915	10,521	NA	NA	NA	NA	NA	NA	NA
85	4,877	5,850	6,737	7,606	8,415	9,173	9,898	10,559	11,222	NA	NA	NA	NA	NA	NA	NA

Premiums shown exclude annual Policy fee of \$25.

Multiply premiums by .90 if Spouse is written under a separate policy at the same time

Multiply premiums by 1.25 for AA Risk Class and by 1.50 for A Risk Class

Direct Modal Factors: Annual 1.00, Semi-Annual .52, Quarterly .265, Monthly Direct .09, Monthly Bank Draft .085

Credit Card Modal Factors: Annual 1.0, Semi-Annual .516, Quarterly .258, Monthly .086

American Progressive Life & Health Insurance Company of New York

AAA Risk Class Gross Annual Premiums for Non-Tax Qualified Home Health Care Policy HHC 1/98 PA
 AAA Risk Class Gross Annual Premiums for Tax Qualified Home Health Care Policy QHHC 11/99 PA

Gross Annual Premiums

\$75,000 Lifetime Maximum Benefit without Compound Inflation Protection for Life

Issue Age	Daily Benefit Amount Elected															
	\$50	\$60	\$70	\$80	\$90	\$100	\$110	\$120	\$130	\$140	\$150	\$160	\$170	\$180	\$190	\$200
50 & Under	563	644	714	792	863	934	1,001	1,051	1,122	1,183	1,233	1,294	1,351	1,402	1,456	1,503
51	607	694	772	853	923	991	1,062	1,122	1,186	1,250	1,308	1,368	1,426	1,479	1,530	1,581
52	657	748	832	913	987	1,055	1,129	1,193	1,257	1,324	1,382	1,449	1,503	1,560	1,614	1,665
53	708	802	893	977	1,055	1,126	1,200	1,271	1,335	1,405	1,466	1,530	1,591	1,651	1,709	1,759
54	755	859	957	1,041	1,126	1,200	1,281	1,351	1,422	1,493	1,557	1,621	1,688	1,749	1,810	1,860
55	809	917	1,021	1,112	1,200	1,277	1,362	1,439	1,513	1,587	1,658	1,725	1,793	1,854	1,918	1,972
56	859	974	1,085	1,183	1,281	1,362	1,449	1,537	1,611	1,688	1,759	1,830	1,904	1,972	2,036	2,093
57	913	1,038	1,159	1,260	1,362	1,453	1,544	1,635	1,709	1,796	1,874	1,945	2,022	2,093	2,164	2,224
58	960	1,095	1,227	1,338	1,442	1,544	1,638	1,732	1,816	1,907	1,988	2,066	2,147	2,218	2,292	2,356
59	1,011	1,156	1,294	1,412	1,530	1,635	1,736	1,840	1,928	2,022	2,110	2,187	2,271	2,352	2,426	2,501
60	1,062	1,220	1,368	1,496	1,621	1,736	1,843	1,948	2,049	2,147	2,238	2,325	2,413	2,497	2,575	2,652
61	1,116	1,287	1,449	1,587	1,722	1,847	1,961	2,069	2,177	2,285	2,379	2,474	2,565	2,656	2,740	2,821
62	1,180	1,365	1,537	1,692	1,837	1,968	2,089	2,211	2,325	2,440	2,541	2,642	2,740	2,834	2,922	3,010
63	1,247	1,449	1,638	1,800	1,958	2,103	2,234	2,362	2,484	2,605	2,716	2,824	2,925	3,030	3,124	3,215
64	1,314	1,544	1,739	1,924	2,089	2,244	2,386	2,524	2,656	2,780	2,902	3,016	3,127	3,229	3,333	3,431
65	1,395	1,638	1,857	2,056	2,231	2,403	2,558	2,703	2,841	2,979	3,104	3,229	3,343	3,458	3,569	3,667
66	1,500	1,776	2,015	2,238	2,426	2,615	2,790	2,945	3,100	3,249	3,390	3,525	3,646	3,768	3,896	4,000
67	1,587	1,887	2,150	2,393	2,602	2,804	2,993	3,165	3,333	3,491	3,643	3,791	3,926	4,054	4,189	4,300
68	1,682	2,009	2,298	2,565	2,794	3,013	3,222	3,407	3,589	3,764	3,930	4,091	4,233	4,374	4,519	4,641
69	1,786	2,140	2,457	2,747	3,003	3,245	3,468	3,673	3,872	4,061	4,240	4,415	4,570	4,722	4,877	5,011
70	1,897	2,285	2,629	2,945	3,225	3,491	3,737	3,963	4,182	4,388	4,583	4,772	4,944	5,109	5,274	5,419
71	2,022	2,423	2,824	3,165	3,478	3,768	4,041	4,287	4,526	4,755	4,964	5,173	5,358	5,540	5,716	5,877
72	2,170	2,602	3,036	3,411	3,754	4,078	4,374	4,647	4,910	5,160	5,389	5,615	5,820	6,022	6,218	6,396
73	2,342	2,807	3,279	3,690	4,064	4,418	4,745	5,048	5,338	5,615	5,867	6,113	6,343	6,562	6,774	6,973
74	2,534	3,040	3,545	3,994	4,408	4,799	5,156	5,490	5,807	6,113	6,386	6,663	6,912	7,151	7,387	7,603
75	2,743	3,303	3,832	4,320	4,772	5,197	5,594	5,962	6,309	6,646	6,949	7,246	7,522	7,785	8,051	8,284
76	2,959	3,555	4,125	4,657	5,153	5,621	6,049	6,460	6,841	7,212	7,546	7,869	8,176	8,466	8,756	9,012
77	3,178	3,815	4,428	5,001	5,540	6,049	6,521	6,969	7,387	7,798	8,166	8,523	8,860	9,180	9,504	9,787
78	3,394	4,074	4,732	5,352	5,935	6,491	7,003	7,498	7,957	8,405	8,813	9,207	9,578	9,932	10,289	10,606
79	3,616	4,341	5,042	5,709	6,343	6,942	7,509	8,044	8,550	9,042	9,490	9,925	10,339	10,727	11,121	11,472
80	3,845	4,614	5,362	6,076	6,760	7,414	8,028	8,611	9,167	9,709	10,201	10,676	11,135	11,563	11,998	12,378
81	4,081	4,893	5,689	6,457	7,188	7,896	8,563	9,200	9,810	10,400	10,939	11,468	11,960	12,436	12,911	13,339
82	4,320	5,180	6,022	6,845	7,633	8,398	9,123	9,810	10,478	11,118	11,711	12,287	12,833	13,352	13,875	14,340
83	4,566	5,473	6,366	7,242	8,088	8,911	9,696	10,441	11,169	11,863	12,513	13,143	13,737	14,309	14,876	15,388
84	4,816	5,773	6,717	7,654	8,557	9,443	10,292	11,094	11,883	12,638	13,346	14,036	14,684	15,307	15,924	16,487
85	5,072	6,080	7,081	8,071	9,035	9,986	10,906	11,768	12,624	13,440	14,208	14,960	15,664	16,342	17,016	17,626

Premiums shown exclude annual Policy fee of \$25.

Multiply premiums by .90 if Spouse is written under a separate policy at the same time

Multiply premiums by 1.25 for AA Risk Class and by 1.50 for A Risk Class

Direct Modal Factors: Annual 1.00, Semi-Annual .52, Quarterly .265, Monthly Direct .09, Monthly Bank Draft .085

Credit Card Modal Factors: Annual 1.0, Semi-Annual .516, Quarterly .258, Monthly .086

American Progressive Life & Health Insurance Company of New York

AAA Risk Class Gross Annual Premiums for Non-Tax Qualified Home Health Care Policy HHC 1/98 PA
 AAA Risk Class Gross Annual Premiums for Tax Qualified Home Health Care Policy QHHC 11/99 PA

Gross Annual Premiums

\$100,000 Lifetime Maximum Benefit without Compound Inflation Protection for Life

Issue Age	Daily Benefit Amount Elected															
	<u>\$50</u>	<u>\$60</u>	<u>\$70</u>	<u>\$80</u>	<u>\$90</u>	<u>\$100</u>	<u>\$110</u>	<u>\$120</u>	<u>\$130</u>	<u>\$140</u>	<u>\$150</u>	<u>\$160</u>	<u>\$170</u>	<u>\$180</u>	<u>\$190</u>	<u>\$200</u>
50 & Under	597	691	785	869	954	1,025	1,105	1,183	1,244	1,311	1,378	1,439	1,503	1,567	1,621	1,682
51	647	748	843	930	1,014	1,095	1,173	1,250	1,318	1,388	1,456	1,517	1,587	1,648	1,709	1,769
52	691	799	903	994	1,082	1,166	1,247	1,324	1,399	1,466	1,540	1,608	1,675	1,739	1,806	1,867
53	741	856	964	1,065	1,153	1,244	1,331	1,405	1,486	1,554	1,635	1,702	1,769	1,843	1,907	1,972
54	792	917	1,035	1,136	1,227	1,321	1,412	1,493	1,577	1,651	1,732	1,806	1,881	1,955	2,022	2,086
55	839	977	1,102	1,210	1,311	1,409	1,500	1,591	1,678	1,756	1,843	1,914	1,995	2,069	2,143	2,214
56	893	1,038	1,169	1,287	1,395	1,503	1,601	1,692	1,786	1,867	1,955	2,036	2,116	2,201	2,271	2,349
57	947	1,102	1,247	1,372	1,486	1,601	1,702	1,800	1,901	1,988	2,079	2,167	2,248	2,335	2,413	2,494
58	1,004	1,169	1,321	1,459	1,581	1,702	1,810	1,914	2,019	2,110	2,207	2,298	2,386	2,477	2,561	2,646
59	1,051	1,240	1,402	1,547	1,675	1,806	1,924	2,032	2,143	2,238	2,342	2,437	2,534	2,625	2,713	2,801
60	1,112	1,308	1,486	1,638	1,779	1,914	2,046	2,157	2,271	2,379	2,480	2,588	2,689	2,780	2,878	2,969
61	1,169	1,382	1,574	1,739	1,887	2,036	2,174	2,298	2,420	2,531	2,642	2,750	2,861	2,959	3,060	3,154
62	1,233	1,463	1,668	1,847	2,015	2,170	2,319	2,453	2,582	2,703	2,821	2,939	3,050	3,158	3,266	3,367
63	1,301	1,547	1,769	1,965	2,143	2,315	2,474	2,619	2,753	2,885	3,010	3,134	3,256	3,373	3,485	3,596
64	1,368	1,635	1,874	2,086	2,285	2,464	2,632	2,794	2,942	3,077	3,212	3,347	3,478	3,599	3,717	3,832
65	1,436	1,729	1,988	2,218	2,433	2,629	2,811	2,983	3,141	3,289	3,438	3,579	3,717	3,845	3,973	4,095
66	1,544	1,850	2,143	2,403	2,635	2,854	3,057	3,245	3,424	3,582	3,748	3,903	4,051	4,196	4,334	4,469
67	1,628	1,955	2,275	2,558	2,814	3,050	3,272	3,478	3,673	3,849	4,024	4,196	4,354	4,509	4,661	4,806
68	1,722	2,066	2,410	2,730	3,010	3,272	3,512	3,737	3,957	4,145	4,341	4,523	4,701	4,866	5,035	5,190
69	1,823	2,187	2,555	2,912	3,222	3,508	3,775	4,021	4,260	4,472	4,684	4,883	5,075	5,257	5,436	5,608
70	1,934	2,322	2,710	3,094	3,481	3,764	4,061	4,331	4,593	4,826	5,062	5,278	5,490	5,692	5,884	6,073
71	2,059	2,470	2,885	3,296	3,707	4,047	4,374	4,671	4,964	5,220	5,483	5,716	5,952	6,171	6,386	6,589
72	2,207	2,649	3,090	3,535	3,973	4,361	4,722	5,048	5,372	5,658	5,948	6,204	6,467	6,710	6,949	7,172
73	2,379	2,854	3,330	3,808	4,283	4,711	5,106	5,466	5,824	6,140	6,460	6,747	7,037	7,306	7,573	7,815
74	2,568	3,080	3,596	4,112	4,624	5,089	5,530	5,925	6,319	6,669	7,023	7,340	7,660	7,960	8,257	8,523
75	2,774	3,330	3,882	4,438	4,994	5,493	5,972	6,413	6,848	7,236	7,623	7,980	8,334	8,665	8,995	9,288
76	2,986	3,582	4,179	4,779	5,375	5,918	6,444	6,922	7,404	7,832	8,260	8,654	9,042	9,413	9,777	10,104
77	3,198	3,839	4,479	5,119	5,760	6,353	6,926	7,455	7,984	8,456	8,924	9,366	9,797	10,201	10,609	10,970
78	3,417	4,101	4,786	5,463	6,147	6,801	7,424	8,004	8,584	9,103	9,622	10,110	10,585	11,034	11,485	11,890
79	3,636	4,361	5,092	5,817	6,548	7,273	7,947	8,577	9,207	9,780	10,353	10,889	11,415	11,913	12,415	12,857
80	3,866	4,637	5,412	6,181	6,956	7,728	8,483	9,170	9,861	10,488	11,118	11,708	12,284	12,837	13,386	13,881
81	4,101	4,920	5,743	6,558	7,381	8,199	9,022	9,787	10,538	11,226	11,917	12,564	13,197	13,804	14,407	14,957
82	4,341	5,207	6,076	6,942	7,812	8,678	9,544	10,414	11,239	11,991	12,749	13,453	14,151	14,815	15,479	16,085
83	4,587	5,503	6,420	7,337	8,257	9,173	10,090	11,007	11,923	12,790	13,615	14,384	15,145	15,873	16,601	17,265
84	4,836	5,807	6,771	7,741	8,705	9,676	10,643	11,610	12,577	13,541	14,515	15,351	16,180	16,975	17,767	18,498
85	5,096	6,113	7,131	8,156	9,173	10,191	11,209	12,227	13,251	14,269	15,287	16,305	17,255	18,121	18,984	19,786

Premiums shown exclude annual Policy fee of \$25.

Multiply premiums by .90 if Spouse is written under a separate policy at the same time

Multiply premiums by 1.25 for AA Risk Class and by 1.50 for A Risk Class

Direct Modal Factors: Annual 1.00, Semi-Annual .52, Quarterly .265, Monthly Direct .09, Monthly Bank Draft .085

Credit Card Modal Factors: Annual 1.0, Semi-Annual .516, Quarterly .258, Monthly .086

American Progressive Life & Health Insurance Company of New York

AAA Risk Class Gross Annual Premiums for Non-Tax Qualified Home Health Care Policy HHC 1/98 PA
 AAA Risk Class Gross Annual Premiums for Tax Qualified Home Health Care Policy QHHC 11/99 PA

Gross Annual Premiums

\$250,000 Lifetime Maximum Benefit without Compound Inflation Protection for Life

Issue Age	Daily Benefit Amount Elected															
	\$ 50	\$ 60	\$ 70	\$ 80	\$ 90	\$ 100	\$ 110	\$ 120	\$ 130	\$ 140	\$ 150	\$ 160	\$ 170	\$ 180	\$ 190	\$ 200
50 & Under	661	792	907	1,028	1,159	1,274	1,395	1,523	1,628	1,756	1,877	1,992	2,123	2,238	2,369	2,484
51	701	832	954	1,089	1,220	1,351	1,479	1,611	1,756	1,854	1,985	2,106	2,241	2,369	2,504	2,629
52	738	876	1,011	1,153	1,291	1,429	1,560	1,705	1,854	1,961	2,100	2,231	2,373	2,507	2,649	2,780
53	778	927	1,068	1,217	1,365	1,510	1,655	1,803	1,961	2,073	2,221	2,366	2,511	2,656	2,801	2,942
54	822	981	1,139	1,287	1,442	1,597	1,749	1,907	2,073	2,197	2,349	2,504	2,656	2,807	2,962	3,114
55	873	1,035	1,200	1,362	1,523	1,692	1,850	2,015	2,197	2,325	2,487	2,649	2,807	2,972	3,131	3,296
56	920	1,095	1,267	1,442	1,614	1,793	1,958	2,133	2,325	2,457	2,629	2,801	2,969	3,144	3,313	3,485
57	974	1,156	1,338	1,523	1,705	1,891	2,073	2,258	2,457	2,595	2,777	2,959	3,138	3,326	3,505	3,687
58	1,028	1,220	1,415	1,611	1,803	1,998	2,187	2,383	2,595	2,743	2,932	3,127	3,320	3,512	3,704	3,892
59	1,089	1,291	1,496	1,699	1,897	2,106	2,309	2,511	2,743	2,895	3,097	3,303	3,502	3,710	3,906	4,112
60	1,149	1,362	1,574	1,793	2,009	2,221	2,440	2,652	2,895	3,057	3,266	3,481	3,694	3,909	4,122	4,334
61	1,210	1,439	1,665	1,891	2,123	2,349	2,571	2,801	3,057	3,229	3,448	3,677	3,896	4,128	4,354	4,577
62	1,277	1,513	1,759	1,998	2,238	2,480	2,720	2,956	3,229	3,411	3,646	3,882	4,122	4,364	4,597	4,839
63	1,348	1,601	1,854	2,106	2,362	2,615	2,868	3,124	3,411	3,599	3,849	4,098	4,354	4,607	4,856	5,106
64	1,419	1,688	1,951	2,218	2,491	2,757	3,026	3,293	3,599	3,795	4,054	4,324	4,587	4,856	5,119	5,382
65	1,496	1,776	2,059	2,339	2,625	2,908	3,188	3,475	3,795	4,004	4,277	4,560	4,843	5,119	5,402	5,685
66	1,601	1,907	2,207	2,511	2,824	3,124	3,427	3,727	3,997	4,300	4,597	4,900	5,203	5,503	5,807	6,103
67	1,688	2,012	2,332	2,656	2,979	3,299	3,623	3,943	4,223	4,546	4,866	5,183	5,503	5,820	6,140	6,457
68	1,783	2,130	2,470	2,811	3,154	3,495	3,839	4,176	4,475	4,819	5,153	5,493	5,837	6,171	6,511	6,845
69	1,887	2,248	2,608	2,976	3,340	3,700	4,068	4,428	4,742	5,109	5,466	5,824	6,188	6,541	6,902	7,263
70	1,998	2,386	2,770	3,158	3,542	3,930	4,314	4,701	5,038	5,426	5,810	6,191	6,572	6,953	7,340	7,718
71	2,123	2,534	2,949	3,360	3,775	4,186	4,597	5,011	5,369	5,783	6,194	6,599	7,010	7,414	7,825	8,230
72	2,265	2,706	3,151	3,589	4,034	4,479	4,917	5,362	5,746	6,188	6,626	7,060	7,502	7,937	8,375	8,813
73	2,426	2,895	3,373	3,845	4,327	4,806	5,278	5,756	6,171	6,642	7,118	7,586	8,058	8,526	8,998	9,467
74	2,602	3,111	3,626	4,138	4,651	5,166	5,675	6,191	6,636	7,148	7,657	8,162	8,671	9,173	9,686	10,191
75	2,794	3,340	3,896	4,452	4,998	5,554	6,110	6,659	7,145	7,687	8,237	8,786	9,332	9,878	10,424	10,973
76	2,993	3,586	4,182	4,779	5,372	5,965	6,558	7,158	7,674	8,263	8,850	9,440	10,026	10,623	11,206	11,799
77	3,205	3,839	4,482	5,123	5,756	6,396	7,033	7,670	8,226	8,857	9,494	10,124	10,754	11,388	12,014	12,648
78	3,427	4,108	4,789	5,476	6,157	6,841	7,522	8,203	8,799	9,477	10,157	10,828	11,506	12,183	12,857	13,534
79	3,657	4,388	5,116	5,844	6,575	7,306	8,038	8,766	9,403	10,127	10,845	11,570	12,294	13,019	13,737	14,458
80	3,896	4,674	5,456	6,235	7,013	7,792	8,574	9,349	10,026	10,801	11,570	12,341	13,113	13,885	14,653	15,425
81	4,152	4,981	5,810	6,639	7,472	8,297	9,130	9,955	10,683	11,502	12,321	13,143	13,962	14,788	15,607	16,433
82	4,415	5,298	6,174	7,060	7,943	8,826	9,709	10,589	11,361	12,233	13,106	13,979	14,849	15,732	16,598	17,471
83	4,688	5,628	6,558	7,498	8,439	9,376	10,309	11,246	12,068	12,992	13,915	14,845	15,772	16,706	17,632	18,556
84	4,968	5,968	6,959	7,953	8,951	9,938	10,936	11,927	12,800	13,780	14,758	15,745	16,726	17,717	18,697	19,678
85	5,267	6,322	7,370	8,422	9,483	10,528	11,583	12,631	13,558	14,596	15,627	16,675	17,710	18,758	19,803	20,837

Premiums shown exclude annual Policy fee of \$25.

Multiply premiums by .90 if Spouse is written under a separate policy at the same time

Multiply premiums by 1.25 for AA Risk Class and by 1.50 for A Risk Class

Direct Modal Factors: Annual 1.00, Semi-Annual .52, Quarterly .265, Monthly Direct .09, Monthly Bank Draft .085

Credit Card Modal Factors: Annual 1.0, Semi-Annual .516, Quarterly .258, Monthly .086

American Progressive Life & Health Insurance Company of New York

AAA Risk Class Gross Annual Premiums for Non-Tax Qualified Home Health Care Policy HHC 1/98 PA
 AAA Risk Class Gross Annual Premiums for Tax Qualified Home Health Care Policy QHHC 11/99 PA

Gross Annual Premiums

\$1,000,000 Lifetime Maximum Benefit without Compound Inflation Protection for Life

Issue Age	Daily Benefit Amount Elected															
	\$50	\$60	\$70	\$80	\$90	\$100	\$110	\$120	\$130	\$140	\$150	\$160	\$170	\$180	\$190	\$200
50 & Under	981	1,175	1,348	1,526	1,720	1,893	2,072	2,265	2,443	2,637	2,815	2,988	3,187	3,360	3,553	3,727
51	1,041	1,234	1,417	1,616	1,814	2,007	2,196	2,394	2,587	2,780	2,979	3,162	3,365	3,553	3,757	3,945
52	1,095	1,303	1,502	1,710	1,918	2,121	2,319	2,533	2,736	2,944	3,152	3,345	3,558	3,762	3,975	4,173
53	1,155	1,378	1,586	1,809	2,027	2,245	2,458	2,676	2,894	3,112	3,330	3,549	3,767	3,985	4,203	4,416
54	1,219	1,457	1,690	1,913	2,141	2,374	2,597	2,835	3,063	3,296	3,524	3,757	3,985	4,213	4,446	4,674
55	1,298	1,536	1,784	2,022	2,265	2,513	2,751	2,993	3,241	3,489	3,732	3,975	4,213	4,460	4,698	4,946
56	1,368	1,626	1,883	2,141	2,399	2,661	2,909	3,167	3,425	3,687	3,945	4,203	4,455	4,718	4,971	5,229
57	1,447	1,715	1,987	2,265	2,533	2,810	3,078	3,355	3,628	3,895	4,168	4,441	4,708	4,991	5,258	5,531
58	1,526	1,814	2,101	2,394	2,676	2,969	3,251	3,539	3,826	4,118	4,401	4,693	4,981	5,268	5,556	5,843
59	1,616	1,918	2,220	2,523	2,820	3,127	3,430	3,732	4,039	4,346	4,649	4,956	5,253	5,566	5,863	6,170
60	1,705	2,022	2,339	2,661	2,984	3,301	3,623	3,940	4,262	4,589	4,901	5,224	5,541	5,868	6,185	6,502
61	1,799	2,136	2,473	2,810	3,152	3,489	3,821	4,158	4,505	4,847	5,174	5,516	5,848	6,195	6,532	6,869
62	1,898	2,250	2,612	2,969	3,325	3,682	4,039	4,391	4,758	5,120	5,471	5,828	6,185	6,547	6,899	7,261
63	2,002	2,379	2,756	3,127	3,509	3,886	4,262	4,639	5,015	5,402	5,774	6,150	6,532	6,914	7,285	7,662
64	2,106	2,508	2,899	3,296	3,697	4,094	4,495	4,892	5,293	5,694	6,086	6,487	6,884	7,285	7,682	8,078
65	2,220	2,637	3,058	3,474	3,900	4,322	4,738	5,159	5,580	6,007	6,418	6,844	7,266	7,682	8,108	8,529
66	2,379	2,835	3,281	3,732	4,193	4,639	5,090	5,536	5,997	6,453	6,899	7,355	7,806	8,257	8,713	9,159
67	2,508	2,988	3,464	3,945	4,426	4,901	5,382	5,858	6,339	6,824	7,300	7,776	8,257	8,732	9,213	9,689
68	2,647	3,162	3,667	4,173	4,683	5,189	5,699	6,205	6,715	7,231	7,731	8,242	8,757	9,258	9,768	10,269
69	2,805	3,340	3,876	4,421	4,961	5,496	6,041	6,577	7,117	7,667	8,202	8,737	9,283	9,818	10,358	10,898
70	2,969	3,544	4,113	4,688	5,263	5,838	6,408	6,983	7,563	8,143	8,718	9,288	9,862	10,432	11,012	11,582
71	3,152	3,767	4,381	4,991	5,605	6,220	6,829	7,444	8,058	8,678	9,293	9,902	10,517	11,126	11,741	12,350
72	3,365	4,019	4,678	5,333	5,992	6,651	7,305	7,964	8,623	9,283	9,942	10,596	11,255	11,909	12,568	13,223
73	3,603	4,302	5,011	5,714	6,428	7,137	7,840	8,549	9,258	9,967	10,680	11,384	12,093	12,796	13,500	14,204
74	3,866	4,619	5,387	6,145	6,909	7,672	8,430	9,198	9,957	10,725	11,488	12,246	13,010	13,768	14,536	15,294
75	4,148	4,961	5,789	6,611	7,424	8,252	9,074	9,892	10,720	11,538	12,360	13,183	14,006	14,823	15,641	16,464
76	4,446	5,328	6,215	7,097	7,979	8,861	9,744	10,631	11,513	12,400	13,282	14,164	15,046	15,939	16,816	17,703
77	4,763	5,704	6,656	7,607	8,549	9,501	10,447	11,394	12,345	13,292	14,244	15,190	16,137	17,088	18,030	18,981
78	5,090	6,101	7,112	8,133	9,144	10,160	11,176	12,187	13,203	14,219	15,240	16,251	17,267	18,283	19,294	20,310
79	5,432	6,517	7,598	8,683	9,768	10,854	11,939	13,019	14,110	15,195	16,276	17,361	18,446	19,537	20,612	21,697
80	5,789	6,943	8,103	9,263	10,418	11,572	12,737	13,887	15,046	16,206	17,361	18,521	19,675	20,835	21,990	23,145
81	6,165	7,399	8,628	9,862	11,096	12,326	13,560	14,789	16,033	17,262	18,491	19,725	20,954	22,193	23,422	24,656
82	6,557	7,870	9,174	10,487	11,800	13,109	14,422	15,730	17,049	18,357	19,665	20,979	22,282	23,605	24,909	26,217
83	6,963	8,361	9,744	11,136	12,534	13,926	15,314	16,707	18,109	19,497	20,880	22,277	23,665	25,067	26,460	27,843
84	7,379	8,866	10,338	11,815	13,297	14,764	16,246	17,718	19,205	20,676	22,143	23,625	25,097	26,584	28,056	29,528
85	7,826	9,392	10,948	12,509	14,085	15,641	17,207	18,763	20,344	21,901	23,452	25,023	26,574	28,150	29,716	31,267

Premiums shown exclude annual Policy fee of \$25.

Multiply premiums by .90 if Spouse is written under a separate policy at the same time

Multiply premiums by 1.25 for AA Risk Class and by 1.50 for A Risk Class

Direct Modal Factors: Annual 1.00, Semi-Annual .52, Quarterly .265, Monthly Direct .09, Monthly Bank Draft .085

Credit Card Modal Factors: Annual 1.0, Semi-Annual .516, Quarterly .258, Monthly .086

American Progressive Life & Health Insurance Company of New York

Preferred Risk Gross Annual Premiums Policy Form HHC 1/98*

Gross Annual Premiums for Compound Inflation Protection Rider Form HHC-CI 1/98 and HHC-NFB 1/98

Per \$1 Annual Premium

<u>Issue Age</u>	<u>Inflation Rider</u>	<u>Nonforfeiture Rider</u>
50 & Under	1.180	0.410
51	1.140	0.405
52	1.100	0.400
53	1.060	0.395
54	1.020	0.390
55	0.980	0.385
56	0.960	0.380
57	0.900	0.375
58	0.880	0.370
59	0.860	0.365
60	0.840	0.360
61	0.820	0.355
62	0.800	0.350
63	0.780	0.340
64	0.760	0.330
65	0.740	0.320
66	0.720	0.310
67	0.700	0.300
68	0.680	0.290
69	0.660	0.280
70	0.640	0.270
71	0.620	0.260
72	0.600	0.250
73	0.580	0.240
74	0.560	0.230
75	0.540	0.220
76	0.520	0.210
77	0.500	0.200
78	0.480	0.190
79	0.460	0.180
80	0.440	0.170
81	0.420	0.160
82	0.400	0.150
83	0.390	0.140
84	0.380	0.130
85	0.370	0.120

American Progressive Life & Health Insurance Company of New York
PRNHOQ (4/02) PA (Tax Qualified) & PRNHO (4/02) PA (Non-Tax Qualified)
Stand-Alone Nursing Home Product
Current Gross Annual Premiums

Base Policy Generic Single Life Premium Rates Per Unit

Issue Age	<i>Base Policy Benefit Period</i>					
	2 Year BP	3 Year BP	4 Year BP	5 Year BP	6 Year BP	Lifetime BP
18-50	41.13	50.80	56.25	61.45	64.68	70.62
51	43.37	53.77	59.47	64.92	68.39	75.08
52	45.84	56.75	62.69	68.89	72.36	79.54
53	47.83	59.47	65.91	72.11	76.32	83.76
54	49.56	62.20	69.14	75.83	79.79	87.97
55	51.79	64.92	72.11	79.30	83.76	92.43
56	54.27	68.39	76.32	84.00	88.96	98.13
57	57.99	73.35	81.77	90.20	95.65	105.81
58	62.69	79.30	88.71	97.63	103.83	115.23
59	67.65	85.74	96.39	106.55	113.49	126.13
60	73.60	93.17	105.32	116.71	124.15	138.27
61	80.54	101.85	115.23	127.86	136.29	152.15
62	87.97	111.76	126.63	140.75	150.17	167.76
63	96.39	122.41	139.02	154.38	165.03	184.61
64	105.32	133.81	152.15	169.25	180.89	202.45
65	115.23	146.70	166.77	185.60	198.74	222.52
66	126.87	161.32	183.62	204.19	218.56	245.07
67	140.25	178.42	203.20	225.99	242.10	271.09
68	155.37	197.74	224.75	250.03	267.62	299.59
69	171.48	218.06	247.80	275.80	295.13	330.32
70	189.81	241.11	273.82	304.55	325.61	364.27
71	210.88	267.62	303.56	337.50	360.55	403.17
72	235.66	298.85	338.49	375.66	401.19	448.02
73	264.65	334.78	378.64	420.02	448.02	499.81
74	297.11	375.42	423.74	469.58	500.31	557.05
75	332.55	419.77	472.55	522.86	556.81	619.50
76	370.46	466.86	524.84	580.35	617.52	685.91
77	410.11	516.42	579.85	640.56	681.20	756.29
78	451.00	567.46	636.35	703.01	747.12	829.14
79	493.12	620.49	695.33	767.68	815.51	904.72
80	537.73	676.49	757.77	836.33	888.36	985.01
81	585.80	736.71	824.93	910.17	966.67	1071.74
82	638.09	802.38	898.28	990.95	1052.16	1166.39
83	701.77	882.66	987.98	1089.82	1157.47	1283.11
84	765.70	962.70	1077.68	1188.94	1262.54	1399.57
85	829.39	1042.99	1167.63	1288.06	1367.86	1516.29

Pennsylvania Rating Factors	Tax Qualified Plan	Tax Qualified Plan
	1.14	1.17

Elimination Period Factors:	<u>0 Day</u>	<u>20 Day</u>	<u>90 Day</u>	<u>180 Day</u>	<u>360 Day</u>
	1.25	1.15	1.00	0.90	0.80

Modal Factors		
Premium Mode	Direct	Credit Card
Annual	1.0000	1.0000
Semi-Annual	0.5200	0.5160
Quarterly	0.2650	0.2580
Monthly	0.0900	0.0860
Monthly PAC	0.0850	N/A

Unit Definition	
Risk Class	DB per Unit
Ultra Preferred	\$11
Preferred - AAA	\$10
AA	\$8
A	\$7
Special	\$6

- * Individual Policies: 20% Marital Discount or 10% Caregiver Discount available.
- * Joint Policies: 50% Marital Discount applied to lower premium.
- * The above premiums do not include one-time policy fee of \$25.

American Progressive Life & Health Insurance Company of New York
PRNHOQ (4/02) PA (Tax Qualified) & PRNHO (4/02) PA (Non-Tax Qualified)
Stand-Alone Nursing Home Product
Current Gross Annual Premiums

Home Health Care Rider Generic Single Life Premium Rates Per Unit

Issue Age	<i>Rider BP May Not Exceed Base Policy BP</i>					
	2 Year BP	3 Year BP	4 Year BP	5 Year BP	6 Year BP	Lifetime BP
18-50	22.55	31.22	35.44	39.40	44.11	52.29
51	23.79	32.96	37.67	41.88	46.83	55.51
52	25.03	34.44	39.65	44.36	49.56	58.48
53	26.02	35.68	41.63	47.08	52.29	61.45
54	27.01	36.67	43.37	49.31	54.76	64.43
55	27.51	37.67	45.35	52.04	57.74	67.65
56	29.24	39.15	47.83	55.26	60.96	71.12
57	30.73	41.13	50.80	58.73	64.92	75.58
58	32.96	43.86	54.27	63.19	69.63	80.78
59	35.68	47.33	57.99	67.40	74.09	86.23
60	38.66	51.05	62.45	71.86	79.54	92.68
61	42.13	55.26	67.40	77.81	85.74	99.62
62	46.59	60.71	73.35	84.25	92.43	107.05
63	51.79	66.41	79.79	91.44	100.11	115.47
64	57.49	73.10	87.23	99.37	108.54	124.64
65	64.18	80.78	95.40	108.29	117.71	134.56
66	71.61	88.71	104.08	117.71	127.62	145.46
67	79.54	97.63	113.74	128.36	138.77	157.35
68	87.47	106.80	123.90	139.51	150.41	170.24
69	95.65	116.47	134.56	151.16	162.80	183.62
70	104.82	126.63	146.20	164.04	176.19	198.49
71	115.97	139.26	159.58	178.17	191.30	214.84
72	130.59	153.88	175.19	195.02	208.90	234.17
73	148.18	171.23	193.04	213.85	228.72	255.73
74	169.00	190.56	212.36	233.68	249.78	279.27
75	191.80	211.62	233.92	255.98	273.32	305.29
76	216.83	235.16	257.46	280.51	299.09	333.29
77	243.34	260.93	283.73	307.77	327.59	364.02
78	272.08	289.43	312.72	338.00	358.57	396.98
79	302.81	319.66	343.70	370.21	391.52	431.67
80	335.52	352.62	377.15	405.15	427.21	469.33
81	369.97	387.31	413.08	442.82	465.86	509.97
82	405.90	423.99	451.24	482.96	507.49	554.82
83	446.54	466.36	496.34	531.28	558.29	610.33
84	486.93	508.98	541.44	579.85	609.09	666.09
85	527.57	551.36	586.54	628.17	659.89	721.10

Pennsylvania Rating Factors	Tax Qualified Plan	Tax Qualified Plan
	1.14	1.17

Elimination Period Factors:	<u>0 Day</u>	<u>20 Day</u>	<u>90 Day</u>	<u>180 Day</u>	<u>360 Day</u>
	1.25	1.15	1.00	0.90	0.80

Modal Factors		
Premium Mode	Direct	Credit Card
Annual	1.0000	1.0000
Semi-Annual	0.5200	0.5160
Quarterly	0.2650	0.2580
Monthly	0.0900	0.0860
Monthly PAC	0.0850	N/A

Unit Definition	
Risk Class	DB per Unit
Ultra Preferred	\$11
Preferred - AAA	\$10
AA	\$8
A	\$7
Special	\$6

- * Individual Policies: 20% Marital Discount or 10% Caregiver Discount available.
- * Joint Policies: 50% Marital Discount applied to lower premium.
- * The above premiums do not include one-time policy fee of \$25.

American Progressive Life & Health Insurance Company of New York
PRNHOQ (4/02) PA (Tax Qualified) & PRNHO (4/02) PA (Non-Tax Qualified)
Stand-Alone Nursing Home Product
Current Gross Annual Premiums

Rider Rates per \$1 Annual Premium

Issue Age	Couples	Nonforfeiture	Inflation Protection Riders	
	<u>Benefit Rider(1)</u>	<u>Benefit Rider(2)</u>	<u>5% Simple(3)</u>	<u>5% Compound(4)</u>
18-50	0.300	0.25	0.70	1.30
51	0.295	0.25	0.69	1.26
52	0.290	0.25	0.68	1.22
53	0.285	0.25	0.67	1.18
54	0.280	0.25	0.66	1.14
55	0.275	0.25	0.65	1.10
56	0.270	0.25	0.64	1.06
57	0.265	0.25	0.63	1.02
58	0.260	0.25	0.62	0.98
59	0.255	0.25	0.61	0.94
60	0.250	0.25	0.60	0.90
61	0.245	0.25	0.59	0.86
62	0.240	0.25	0.58	0.84
63	0.235	0.25	0.57	0.82
64	0.230	0.25	0.56	0.80
65	0.225	0.25	0.55	0.78
66	0.220	0.25	0.54	0.76
67	0.215	0.25	0.53	0.74
68	0.210	0.25	0.52	0.72
69	0.205	0.25	0.51	0.70
70	0.200	0.25	0.50	0.68
71	0.195	0.25	0.49	0.66
72	0.190	0.25	0.48	0.64
73	0.185	0.25	0.47	0.62
74	0.180	0.25	0.46	0.60
75	0.175	0.25	0.45	0.58
76	0.170	0.25	0.44	0.56
77	0.165	0.25	0.43	0.54
78	0.160	0.25	0.42	0.52
79	0.155	0.25	0.41	0.50
80	0.150	0.25	0.40	0.48
81	0.145	0.25	0.39	0.46
82	0.140	0.25	0.38	0.44
83	0.135	0.25	0.36	0.42
84	0.130	0.25	0.34	0.40
85	0.125	0.25	0.32	0.38

- (1) Couples Benefit Rider PRCBR (10/00)
- (2) Nonforfeiture Benefit Rider PRNHNFB (10/00)
- (3) 5% Simple Inflation rider PRSIR5 (10/00)
- (4) Compound Inflation Rider PRCIR (10/00)

American Progressive Life & Health Insurance Company of New York
PRNHOQ (4/02) PA (Tax Qualified) & PRNHO (4/02) PA (Non-Tax Qualified)
Stand-Alone Nursing Home Product
Requested Gross Annual Premiums

Base Policy Generic Single Life Premium Rates Per Unit

Issue Age	<i>Base Policy Benefit Period</i>					
	2 Year BP	3 Year BP	4 Year BP	5 Year BP	6 Year BP	Lifetime BP
18-50	55.94	69.09	112.50	122.91	129.35	141.25
51	58.98	73.13	118.94	129.85	136.79	150.17
52	62.35	77.18	125.39	137.78	144.72	159.09
53	65.04	80.88	131.83	144.22	152.64	167.51
54	67.40	84.59	138.27	151.65	159.58	175.94
55	70.44	88.30	144.22	158.59	167.51	184.86
56	73.81	93.01	152.64	168.01	177.92	196.26
57	78.86	99.75	163.55	180.40	191.30	211.62
58	85.26	107.84	177.42	195.27	207.66	230.45
59	92.00	116.61	192.79	213.11	226.98	252.26
60	100.09	126.72	210.63	233.43	248.30	276.54
61	109.53	138.51	230.45	255.73	272.58	304.30
62	119.64	151.99	253.25	281.50	300.33	335.52
63	131.10	166.48	278.03	308.76	330.07	369.22
64	143.23	181.99	304.30	338.49	361.79	404.91
65	156.71	199.51	333.54	371.20	397.47	445.05
66	172.55	219.39	367.24	408.37	437.12	490.15
67	190.75	242.65	406.39	451.99	484.20	542.19
68	211.31	268.93	449.51	500.06	535.25	599.18
69	233.21	296.57	495.60	551.60	590.26	660.63
70	258.15	327.91	547.64	609.09	651.22	728.53
71	286.80	363.97	607.11	675.01	721.10	806.34
72	320.50	406.43	676.99	751.33	802.38	896.04
73	359.93	455.30	757.28	840.04	896.04	999.63
74	404.07	510.57	847.48	939.16	1000.62	1114.11
75	452.27	570.89	945.11	1045.72	1113.61	1239.00
76	503.83	634.93	1049.68	1160.70	1235.04	1371.82
77	557.75	702.33	1159.70	1281.13	1362.40	1512.57
78	613.36	771.75	1272.70	1406.02	1494.23	1658.28
79	670.65	843.87	1390.65	1535.37	1631.02	1809.44
80	731.31	920.04	1515.54	1672.65	1776.73	1970.01
81	796.69	1001.93	1649.85	1820.34	1933.34	2143.47
82	867.80	1091.24	1796.55	1981.90	2104.32	2332.79
83	954.41	1200.43	1975.96	2179.65	2314.95	2566.22
84	1041.36	1309.28	2155.36	2377.89	2525.08	2799.15
85	1127.97	1418.48	2335.27	2576.13	2735.71	3032.58

Pennsylvania Rating Factors	Tax Qualified Plan	Tax Qualified Plan
	1.14	1.17

Elimination Period Factors:	<u>0 Day</u>	<u>20 Day</u>	<u>90 Day</u>	<u>180 Day</u>	<u>360 Day</u>
	1.25	1.15	1.00	0.90	0.80

Modal Factors		
Premium Mode	Direct	Credit Card
Annual	1.0000	1.0000
Semi-Annual	0.5200	0.5160
Quarterly	0.2650	0.2580
Monthly	0.0900	0.0860
Monthly PAC	0.0850	N/A

Unit Definition	
Risk Class	DB per Unit
Ultra Preferred	\$11
Preferred - AAA	\$10
AA	\$8
A	\$7
Special	\$6

- * Individual Policies: 20% Marital Discount or 10% Caregiver Discount available.
- * Joint Policies: 50% Marital Discount applied to lower premium.
- * The above premiums do not include one-time policy fee of \$25.

American Progressive Life & Health Insurance Company of New York
PRNHOQ (4/02) PA (Tax Qualified) & PRNHO (4/02) PA (Non-Tax Qualified)
Stand-Alone Nursing Home Product
Requested Gross Annual Premiums

Home Health Care Rider Generic Single Life Premium Rates Per Unit

Issue Age	<i>Rider BP May Not Exceed Base Policy BP</i>					
	2 Year BP	3 Year BP	4 Year BP	5 Year BP	6 Year BP	Lifetime BP
18-50	30.67	42.46	70.87	78.80	88.22	104.57
51	32.35	44.82	75.33	83.76	93.67	111.01
52	34.04	46.84	79.30	88.71	99.12	116.96
53	35.39	48.53	83.26	94.16	104.57	122.91
54	36.73	49.88	86.73	98.62	109.53	128.86
55	37.41	51.23	90.69	104.08	115.47	135.30
56	39.77	53.25	95.65	110.52	121.92	142.24
57	41.79	55.94	101.60	117.46	129.85	151.16
58	44.82	59.65	108.54	126.38	139.26	161.57
59	48.53	64.37	115.97	134.80	148.18	172.47
60	52.57	69.42	124.89	143.72	159.09	185.35
61	57.29	75.15	134.80	155.62	171.48	199.23
62	63.36	82.57	146.70	168.50	184.86	214.10
63	70.44	90.32	159.58	182.88	200.22	230.95
64	78.19	99.42	174.45	198.74	217.07	249.29
65	87.29	109.87	190.81	216.58	235.41	269.11
66	97.40	120.65	208.15	235.41	255.23	290.92
67	108.18	132.78	227.48	256.72	277.54	314.71
68	118.96	145.25	247.80	279.02	300.83	340.48
69	130.09	158.39	269.11	302.32	325.61	367.24
70	142.56	172.21	292.40	328.09	352.37	396.98
71	157.72	189.40	319.17	356.34	382.60	429.69
72	177.60	209.28	350.39	390.04	417.79	468.34
73	201.53	232.87	386.07	427.70	457.44	511.46
74	229.84	259.16	424.73	467.35	499.56	558.54
75	260.85	287.81	467.85	511.95	546.65	610.58
76	294.88	319.82	514.93	561.02	598.19	666.58
77	330.94	354.87	567.46	615.54	655.18	728.04
78	370.04	393.63	625.45	676.00	717.13	793.95
79	411.83	434.74	687.40	740.43	783.05	863.34
80	456.31	479.57	754.30	810.31	854.41	938.67
81	503.16	526.75	826.17	885.64	931.73	1019.94
82	552.02	576.62	902.49	965.92	1014.99	1109.65
83	607.29	634.25	992.69	1062.57	1116.59	1220.66
84	662.22	692.22	1082.89	1159.70	1218.18	1332.17
85	717.49	749.85	1173.09	1256.35	1319.78	1442.20

Pennsylvania Rating Factors	Tax Qualified Plan	Tax Qualified Plan
	1.14	1.17

Elimination Period Factors:	<u>0 Day</u>	<u>20 Day</u>	<u>90 Day</u>	<u>180 Day</u>	<u>360 Day</u>
	1.25	1.15	1.00	0.90	0.80

Modal Factors		
Premium Mode	Direct	Credit Card
Annual	1.0000	1.0000
Semi-Annual	0.5200	0.5160
Quarterly	0.2650	0.2580
Monthly	0.0900	0.0860
Monthly PAC	0.0850	N/A

Unit Definition	
Risk Class	DB per Unit
Ultra Preferred	\$11
Preferred - AAA	\$10
AA	\$8
A	\$7
Special	\$6

- * Individual Policies: 20% Marital Discount or 10% Caregiver Discount available.
- * Joint Policies: 50% Marital Discount applied to lower premium.
- * The above premiums do not include one-time policy fee of \$25.

American Progressive Life & Health Insurance Company of New York
PRNHOQ (4/02) PA (Tax Qualified) & PRNHO (4/02) PA (Non-Tax Qualified)
Stand-Alone Nursing Home Product
Requested Gross Annual Premiums

Rider Rates per \$1 Annual Premium

Issue Age	Couples Benefit Rider(1)	Nonforfeiture Benefit Rider(2)	Inflation Protection Riders	
			5% Simple(3)	5% Compound(4)
18-50	0.300	0.25	0.70	1.30
51	0.295	0.25	0.69	1.26
52	0.290	0.25	0.68	1.22
53	0.285	0.25	0.67	1.18
54	0.280	0.25	0.66	1.14
55	0.275	0.25	0.65	1.10
56	0.270	0.25	0.64	1.06
57	0.265	0.25	0.63	1.02
58	0.260	0.25	0.62	0.98
59	0.255	0.25	0.61	0.94
60	0.250	0.25	0.60	0.90
61	0.245	0.25	0.59	0.86
62	0.240	0.25	0.58	0.84
63	0.235	0.25	0.57	0.82
64	0.230	0.25	0.56	0.80
65	0.225	0.25	0.55	0.78
66	0.220	0.25	0.54	0.76
67	0.215	0.25	0.53	0.74
68	0.210	0.25	0.52	0.72
69	0.205	0.25	0.51	0.70
70	0.200	0.25	0.50	0.68
71	0.195	0.25	0.49	0.66
72	0.190	0.25	0.48	0.64
73	0.185	0.25	0.47	0.62
74	0.180	0.25	0.46	0.60
75	0.175	0.25	0.45	0.58
76	0.170	0.25	0.44	0.56
77	0.165	0.25	0.43	0.54
78	0.160	0.25	0.42	0.52
79	0.155	0.25	0.41	0.50
80	0.150	0.25	0.40	0.48
81	0.145	0.25	0.39	0.46
82	0.140	0.25	0.38	0.44
83	0.135	0.25	0.36	0.42
84	0.130	0.25	0.34	0.40
85	0.125	0.25	0.32	0.38

- (1) Couples Benefit Rider PRCBR (10/00)
(2) Nonforfeiture Benefit Rider PRNHNFB (10/00)
(3) 5% Simple Inflation rider PRSIR5 (10/00)
(4) Compound Inflation Rider PRCIR (10/00)

American Progressive Life & Health Insurance Company of New York
PRNHOQ (4/02) PA (Tax Qualified) & PRNHO (4/02) PA (Non-Tax Qualified)

Area Factors for Nursing Home/HHC Rider

States:	<u>Base Policy Area Factors</u>	<u>Base Policy Area Factors</u>
All Other	1.00	1.00
California	1.00	1.25
Iowa	1.10	1
Kansas	1.10	1
Kentucky	1.05	1.05
Minnesota	1.10	1
Missouri	1.10	1
Nebraska	1.10	1
North Dakota	1.25	1
Oklahoma	1.05	1
South Dakota	1.10	1
Zip Codes:		
330-334, 340	1.00	1.25
770-775	1.00	1.15

American Progressive Life & Health Insurance Company of New York
PRNHOQ (10/00) PA (Tax Qualified) & PRNHO (10/00) PA (Non-Tax Qualified)
Stand-Alone Nursing Home Product
Current Gross Annual Premiums

Base Policy Generic Single Life Premium Rates Per Unit

Issue Age	<i>Base Policy Benefit Period</i>					
	2 Year BP	3 Year BP	4 Year BP	5 Year BP	6 Year BP	Lifetime BP
18-50	41.13	50.80	56.25	61.45	64.68	70.62
51	43.37	53.77	59.47	64.92	68.39	75.08
52	45.84	56.75	62.69	68.89	72.36	79.54
53	47.83	59.47	65.91	72.11	76.32	83.76
54	49.56	62.20	69.14	75.83	79.79	87.97
55	51.79	64.92	72.11	79.30	83.76	92.43
56	54.27	68.39	76.32	84.00	88.96	98.13
57	57.99	73.35	81.77	90.20	95.65	105.81
58	62.69	79.30	88.71	97.63	103.83	115.23
59	67.65	85.74	96.39	106.55	113.49	126.13
60	73.60	93.17	105.32	116.71	124.15	138.27
61	80.54	101.85	115.23	127.86	136.29	152.15
62	87.97	111.76	126.63	140.75	150.17	167.76
63	96.39	122.41	139.02	154.38	165.03	184.61
64	105.32	133.81	152.15	169.25	180.89	202.45
65	115.23	146.70	166.77	185.60	198.74	222.52
66	126.87	161.32	183.62	204.19	218.56	245.07
67	140.25	178.42	203.20	225.99	242.10	271.09
68	155.37	197.74	224.75	250.03	267.62	299.59
69	171.48	218.06	247.80	275.80	295.13	330.32
70	189.81	241.11	273.82	304.55	325.61	364.27
71	210.88	267.62	303.56	337.50	360.55	403.17
72	235.66	298.85	338.49	375.66	401.19	448.02
73	264.65	334.78	378.64	420.02	448.02	499.81
74	297.11	375.42	423.74	469.58	500.31	557.05
75	332.55	419.77	472.55	522.86	556.81	619.50
76	370.46	466.86	524.84	580.35	617.52	685.91
77	410.11	516.42	579.85	640.56	681.20	756.29
78	451.00	567.46	636.35	703.01	747.12	829.14
79	493.12	620.49	695.33	767.68	815.51	904.72
80	537.73	676.49	757.77	836.33	888.36	985.01
81	585.80	736.71	824.93	910.17	966.67	1071.74
82	638.09	802.38	898.28	990.95	1052.16	1166.39
83	701.77	882.66	987.98	1089.82	1157.47	1283.11
84	765.70	962.70	1077.68	1188.94	1262.54	1399.57
85	829.39	1042.99	1167.63	1288.06	1367.86	1516.29

Pennsylvania Rating Factors	Tax Qualified Plan	Tax Qualified Plan
	1.14	1.17

Elimination Period Factors:	<u>0 Day</u>	<u>20 Day</u>	<u>90 Day</u>	<u>180 Day</u>	<u>360 Day</u>
	1.25	1.15	1.00	0.90	0.80

Modal Factors		
Premium Mode	Direct	Credit Card
Annual	1.0000	1.0000
Semi-Annual	0.5200	0.5160
Quarterly	0.2650	0.2580
Monthly	0.0900	0.0860
Monthly PAC	0.0850	N/A

Unit Definition	
Risk Class	DB per Unit
Ultra Preferred	\$11
Preferred - AAA	\$10
AA	\$8
A	\$7
Special	\$6

- * Individual Policies: 20% Marital Discount or 10% Caregiver Discount available.
- * Joint Policies: 50% Marital Discount applied to lower premium.
- * The above premiums do not include one-time policy fee of \$25.

American Progressive Life & Health Insurance Company of New York
PRNHOQ (10/00) PA (Tax Qualified) & PRNHO (10/00) PA (Non-Tax Qualified)
Stand-Alone Nursing Home Product
Current Gross Annual Premiums

Home Health Care Rider Generic Single Life Premium Rates Per Unit

Issue Age	<i>Rider BP May Not Exceed Base Policy BP</i>					
	2 Year BP	3 Year BP	4 Year BP	5 Year BP	6 Year BP	Lifetime BP
18-50	22.55	31.22	35.44	39.40	44.11	52.29
51	23.79	32.96	37.67	41.88	46.83	55.51
52	25.03	34.44	39.65	44.36	49.56	58.48
53	26.02	35.68	41.63	47.08	52.29	61.45
54	27.01	36.67	43.37	49.31	54.76	64.43
55	27.51	37.67	45.35	52.04	57.74	67.65
56	29.24	39.15	47.83	55.26	60.96	71.12
57	30.73	41.13	50.80	58.73	64.92	75.58
58	32.96	43.86	54.27	63.19	69.63	80.78
59	35.68	47.33	57.99	67.40	74.09	86.23
60	38.66	51.05	62.45	71.86	79.54	92.68
61	42.13	55.26	67.40	77.81	85.74	99.62
62	46.59	60.71	73.35	84.25	92.43	107.05
63	51.79	66.41	79.79	91.44	100.11	115.47
64	57.49	73.10	87.23	99.37	108.54	124.64
65	64.18	80.78	95.40	108.29	117.71	134.56
66	71.61	88.71	104.08	117.71	127.62	145.46
67	79.54	97.63	113.74	128.36	138.77	157.35
68	87.47	106.80	123.90	139.51	150.41	170.24
69	95.65	116.47	134.56	151.16	162.80	183.62
70	104.82	126.63	146.20	164.04	176.19	198.49
71	115.97	139.26	159.58	178.17	191.30	214.84
72	130.59	153.88	175.19	195.02	208.90	234.17
73	148.18	171.23	193.04	213.85	228.72	255.73
74	169.00	190.56	212.36	233.68	249.78	279.27
75	191.80	211.62	233.92	255.98	273.32	305.29
76	216.83	235.16	257.46	280.51	299.09	333.29
77	243.34	260.93	283.73	307.77	327.59	364.02
78	272.08	289.43	312.72	338.00	358.57	396.98
79	302.81	319.66	343.70	370.21	391.52	431.67
80	335.52	352.62	377.15	405.15	427.21	469.33
81	369.97	387.31	413.08	442.82	465.86	509.97
82	405.90	423.99	451.24	482.96	507.49	554.82
83	446.54	466.36	496.34	531.28	558.29	610.33
84	486.93	508.98	541.44	579.85	609.09	666.09
85	527.57	551.36	586.54	628.17	659.89	721.10

Pennsylvania Rating Factors	Tax Qualified Plan	Tax Qualified Plan
	1.14	1.17

Elimination Period Factors:	<u>0 Day</u>	<u>20 Day</u>	<u>90 Day</u>	<u>180 Day</u>	<u>360 Day</u>
	1.25	1.15	1.00	0.90	0.80

Modal Factors		
Premium Mode	Direct	Credit Card
Annual	1.0000	1.0000
Semi-Annual	0.5200	0.5160
Quarterly	0.2650	0.2580
Monthly	0.0900	0.0860
Monthly PAC	0.0850	N/A

Unit Definition	
Risk Class	DB per Unit
Ultra Preferred	\$11
Preferred - AAA	\$10
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Special	\$6

- * Individual Policies: 20% Marital Discount or 10% Caregiver Discount available.
- * Joint Policies: 50% Marital Discount applied to lower premium.
- * The above premiums do not include one-time policy fee of \$25.

American Progressive Life & Health Insurance Company of New York
PRNHOQ (10/00) PA (Tax Qualified) & PRNHO (10/00) PA (Non-Tax Qualified)
Stand-Alone Nursing Home Product
Current Gross Annual Premiums

Rider Rates per \$1 Annual Premium

Issue Age	Couples Benefit Rider(1)	Nonforfeiture Benefit Rider(2)	Inflation Protection Riders	
			5% Simple(3)	5% Compound(4)
18-50	0.300	0.25	0.70	1.30
51	0.295	0.25	0.69	1.26
52	0.290	0.25	0.68	1.22
53	0.285	0.25	0.67	1.18
54	0.280	0.25	0.66	1.14
55	0.275	0.25	0.65	1.10
56	0.270	0.25	0.64	1.06
57	0.265	0.25	0.63	1.02
58	0.260	0.25	0.62	0.98
59	0.255	0.25	0.61	0.94
60	0.250	0.25	0.60	0.90
61	0.245	0.25	0.59	0.86
62	0.240	0.25	0.58	0.84
63	0.235	0.25	0.57	0.82
64	0.230	0.25	0.56	0.80
65	0.225	0.25	0.55	0.78
66	0.220	0.25	0.54	0.76
67	0.215	0.25	0.53	0.74
68	0.210	0.25	0.52	0.72
69	0.205	0.25	0.51	0.70
70	0.200	0.25	0.50	0.68
71	0.195	0.25	0.49	0.66
72	0.190	0.25	0.48	0.64
73	0.185	0.25	0.47	0.62
74	0.180	0.25	0.46	0.60
75	0.175	0.25	0.45	0.58
76	0.170	0.25	0.44	0.56
77	0.165	0.25	0.43	0.54
78	0.160	0.25	0.42	0.52
79	0.155	0.25	0.41	0.50
80	0.150	0.25	0.40	0.48
81	0.145	0.25	0.39	0.46
82	0.140	0.25	0.38	0.44
83	0.135	0.25	0.36	0.42
84	0.130	0.25	0.34	0.40
85	0.125	0.25	0.32	0.38

- (1) Couples Benefit Rider PRCBR (10/00)
(2) Nonforfeiture Benefit Rider PRNHNFB (10/00)
(3) 5% Simple Inflation rider PRSIR5 (10/00)
(4) Compound Inflation Rider PRCIR (10/00)

American Progressive Life & Health Insurance Company of New York
PRNHOQ (10/00) PA (Tax Qualified) & PRNHO (10/00) PA (Non-Tax Qualified)
Stand-Alone Nursing Home Product
Requested Gross Annual Premiums

Base Policy Generic Single Life Premium Rates Per Unit

Issue Age	<i>Base Policy Benefit Period</i>					
	2 Year BP	3 Year BP	4 Year BP	5 Year BP	6 Year BP	Lifetime BP
18-50	55.94	69.09	112.50	122.91	129.35	141.25
51	58.98	73.13	118.94	129.85	136.79	150.17
52	62.35	77.18	125.39	137.78	144.72	159.09
53	65.04	80.88	131.83	144.22	152.64	167.51
54	67.40	84.59	138.27	151.65	159.58	175.94
55	70.44	88.30	144.22	158.59	167.51	184.86
56	73.81	93.01	152.64	168.01	177.92	196.26
57	78.86	99.75	163.55	180.40	191.30	211.62
58	85.26	107.84	177.42	195.27	207.66	230.45
59	92.00	116.61	192.79	213.11	226.98	252.26
60	100.09	126.72	210.63	233.43	248.30	276.54
61	109.53	138.51	230.45	255.73	272.58	304.30
62	119.64	151.99	253.25	281.50	300.33	335.52
63	131.10	166.48	278.03	308.76	330.07	369.22
64	143.23	181.99	304.30	338.49	361.79	404.91
65	156.71	199.51	333.54	371.20	397.47	445.05
66	172.55	219.39	367.24	408.37	437.12	490.15
67	190.75	242.65	406.39	451.99	484.20	542.19
68	211.31	268.93	449.51	500.06	535.25	599.18
69	233.21	296.57	495.60	551.60	590.26	660.63
70	258.15	327.91	547.64	609.09	651.22	728.53
71	286.80	363.97	607.11	675.01	721.10	806.34
72	320.50	406.43	676.99	751.33	802.38	896.04
73	359.93	455.30	757.28	840.04	896.04	999.63
74	404.07	510.57	847.48	939.16	1000.62	1114.11
75	452.27	570.89	945.11	1045.72	1113.61	1239.00
76	503.83	634.93	1049.68	1160.70	1235.04	1371.82
77	557.75	702.33	1159.70	1281.13	1362.40	1512.57
78	613.36	771.75	1272.70	1406.02	1494.23	1658.28
79	670.65	843.87	1390.65	1535.37	1631.02	1809.44
80	731.31	920.04	1515.54	1672.65	1776.73	1970.01
81	796.69	1001.93	1649.85	1820.34	1933.34	2143.47
82	867.80	1091.24	1796.55	1981.90	2104.32	2332.79
83	954.41	1200.43	1975.96	2179.65	2314.95	2566.22
84	1041.36	1309.28	2155.36	2377.89	2525.08	2799.15
85	1127.97	1418.48	2335.27	2576.13	2735.71	3032.58

Pennsylvania Rating Factors	Tax Qualified Plan	Tax Qualified Plan
	1.14	1.17

Elimination Period Factors:	<u>0 Day</u>	<u>20 Day</u>	<u>90 Day</u>	<u>180 Day</u>	<u>360 Day</u>
	1.25	1.15	1.00	0.90	0.80

Modal Factors		
Premium Mode	Direct	Credit Card
Annual	1.0000	1.0000
Semi-Annual	0.5200	0.5160
Quarterly	0.2650	0.2580
Monthly	0.0900	0.0860
Monthly PAC	0.0850	N/A

Unit Definition	
Risk Class	DB per Unit
Ultra Preferred	\$11
Preferred - AAA	\$10
AA	\$8
A	\$7
Special	\$6

- * Individual Policies: 20% Marital Discount or 10% Caregiver Discount available.
- * Joint Policies: 50% Marital Discount applied to lower premium.
- * The above premiums do not include one-time policy fee of \$25.

American Progressive Life & Health Insurance Company of New York
PRNHOQ (10/00) PA (Tax Qualified) & PRNHO (10/00) PA (Non-Tax Qualified)
Stand-Alone Nursing Home Product
Requested Gross Annual Premiums

Home Health Care Rider Generic Single Life Premium Rates Per Unit

Issue Age	<i>Rider BP May Not Exceed Base Policy BP</i>					
	2 Year BP	3 Year BP	4 Year BP	5 Year BP	6 Year BP	Lifetime BP
18-50	30.67	42.46	70.87	78.80	88.22	104.57
51	32.35	44.82	75.33	83.76	93.67	111.01
52	34.04	46.84	79.30	88.71	99.12	116.96
53	35.39	48.53	83.26	94.16	104.57	122.91
54	36.73	49.88	86.73	98.62	109.53	128.86
55	37.41	51.23	90.69	104.08	115.47	135.30
56	39.77	53.25	95.65	110.52	121.92	142.24
57	41.79	55.94	101.60	117.46	129.85	151.16
58	44.82	59.65	108.54	126.38	139.26	161.57
59	48.53	64.37	115.97	134.80	148.18	172.47
60	52.57	69.42	124.89	143.72	159.09	185.35
61	57.29	75.15	134.80	155.62	171.48	199.23
62	63.36	82.57	146.70	168.50	184.86	214.10
63	70.44	90.32	159.58	182.88	200.22	230.95
64	78.19	99.42	174.45	198.74	217.07	249.29
65	87.29	109.87	190.81	216.58	235.41	269.11
66	97.40	120.65	208.15	235.41	255.23	290.92
67	108.18	132.78	227.48	256.72	277.54	314.71
68	118.96	145.25	247.80	279.02	300.83	340.48
69	130.09	158.39	269.11	302.32	325.61	367.24
70	142.56	172.21	292.40	328.09	352.37	396.98
71	157.72	189.40	319.17	356.34	382.60	429.69
72	177.60	209.28	350.39	390.04	417.79	468.34
73	201.53	232.87	386.07	427.70	457.44	511.46
74	229.84	259.16	424.73	467.35	499.56	558.54
75	260.85	287.81	467.85	511.95	546.65	610.58
76	294.88	319.82	514.93	561.02	598.19	666.58
77	330.94	354.87	567.46	615.54	655.18	728.04
78	370.04	393.63	625.45	676.00	717.13	793.95
79	411.83	434.74	687.40	740.43	783.05	863.34
80	456.31	479.57	754.30	810.31	854.41	938.67
81	503.16	526.75	826.17	885.64	931.73	1019.94
82	552.02	576.62	902.49	965.92	1014.99	1109.65
83	607.29	634.25	992.69	1062.57	1116.59	1220.66
84	662.22	692.22	1082.89	1159.70	1218.18	1332.17
85	717.49	749.85	1173.09	1256.35	1319.78	1442.20

Pennsylvania Rating Factors	Tax Qualified Plan	Tax Qualified Plan
	1.14	1.17

Elimination Period Factors:	0 Day	20 Day	90 Day	180 Day	360 Day
	1.25	1.15	1.00	0.90	0.80

Modal Factors		
Premium Mode	Direct	Credit Card
Annual	1.0000	1.0000
Semi-Annual	0.5200	0.5160
Quarterly	0.2650	0.2580
Monthly	0.0900	0.0860
Monthly PAC	0.0850	N/A

Unit Definition	
Risk Class	DB per Unit
Ultra Preferred	\$11
Preferred - AAA	\$10
AA	\$8
A	\$7
Special	\$6

- * Individual Policies: 20% Marital Discount or 10% Caregiver Discount available.
- * Joint Policies: 50% Marital Discount applied to lower premium.
- * The above premiums do not include one-time policy fee of \$25.

American Progressive Life & Health Insurance Company of New York
PRNHOQ (10/00) PA (Tax Qualified) & PRNHO (10/00) PA (Non-Tax Qualified)
Stand-Alone Nursing Home Product
Requested Gross Annual Premiums

Rider Rates per \$1 Annual Premium

Issue Age	Couples Benefit Rider(1)	Nonforfeiture Benefit Rider(2)	Inflation Protection Riders	
			5% Simple(3)	5% Compound(4)
18-50	0.300	0.25	0.70	1.30
51	0.295	0.25	0.69	1.26
52	0.290	0.25	0.68	1.22
53	0.285	0.25	0.67	1.18
54	0.280	0.25	0.66	1.14
55	0.275	0.25	0.65	1.10
56	0.270	0.25	0.64	1.06
57	0.265	0.25	0.63	1.02
58	0.260	0.25	0.62	0.98
59	0.255	0.25	0.61	0.94
60	0.250	0.25	0.60	0.90
61	0.245	0.25	0.59	0.86
62	0.240	0.25	0.58	0.84
63	0.235	0.25	0.57	0.82
64	0.230	0.25	0.56	0.80
65	0.225	0.25	0.55	0.78
66	0.220	0.25	0.54	0.76
67	0.215	0.25	0.53	0.74
68	0.210	0.25	0.52	0.72
69	0.205	0.25	0.51	0.70
70	0.200	0.25	0.50	0.68
71	0.195	0.25	0.49	0.66
72	0.190	0.25	0.48	0.64
73	0.185	0.25	0.47	0.62
74	0.180	0.25	0.46	0.60
75	0.175	0.25	0.45	0.58
76	0.170	0.25	0.44	0.56
77	0.165	0.25	0.43	0.54
78	0.160	0.25	0.42	0.52
79	0.155	0.25	0.41	0.50
80	0.150	0.25	0.40	0.48
81	0.145	0.25	0.39	0.46
82	0.140	0.25	0.38	0.44
83	0.135	0.25	0.36	0.42
84	0.130	0.25	0.34	0.40
85	0.125	0.25	0.32	0.38

- (1) Couples Benefit Rider PRCBR (10/00)
(2) Nonforfeiture Benefit Rider PRNHNFB (10/00)
(3) 5% Simple Inflation rider PRSIR5 (10/00)
(4) Compound Inflation Rider PRCIR (10/00)

American Progressive Life & Health Insurance Company of New York
PRNHOQ (4/02) PA (Tax Qualified) & PRNHO (4/02) PA (Non-Tax Qualified)

Area Factors for Nursing Home/HHC Rider

States:	<u>Base Policy Area Factors</u>	<u>Base Policy Area Factors</u>
All Other	1.00	1.00
California	1.00	1.25
Iowa	1.10	1
Kansas	1.10	1
Kentucky	1.05	1.05
Minnesota	1.10	1
Missouri	1.10	1
Nebraska	1.10	1
North Dakota	1.25	1
Oklahoma	1.05	1
South Dakota	1.10	1
Zip Codes:		
330-334, 340	1.00	1.25
770-775	1.00	1.15

American Progressive Life & Health Insurance Company of New York
PRNHOQ (4/02) PA (Tax Qualified) & PRNHO (4/02) PA (Non-Tax Qualified)
Stand-Alone Nursing Home Product
Current Gross Annual Premiums

Base Policy Generic Single Life Premium Rates Per Unit

Issue Age	<i>Base Policy Benefit Period</i>					
	2 Year BP	3 Year BP	4 Year BP	5 Year BP	6 Year BP	Lifetime BP
18-50	53.85	66.50	73.64	80.45	84.67	92.45
51	56.77	70.39	77.85	84.99	89.53	98.29
52	60.01	74.29	82.07	90.18	94.72	104.13
53	62.61	77.85	86.29	94.40	99.91	109.64
54	64.88	81.42	90.50	99.26	104.45	115.16
55	67.80	84.99	94.40	103.80	109.64	121.00
56	71.04	89.53	99.91	109.97	116.46	128.46
57	75.91	96.02	107.05	118.08	125.21	138.51
58	82.07	103.80	116.13	127.81	135.92	150.84
59	88.56	112.24	126.19	139.49	148.57	165.11
60	96.34	121.97	137.87	152.79	162.52	181.01
61	105.43	133.32	150.84	167.39	178.41	199.18
62	115.16	146.30	165.76	184.25	196.58	219.61
63	126.19	160.25	181.98	202.09	216.04	241.67
64	137.87	175.17	199.18	221.56	236.80	265.03
65	150.84	192.04	218.31	242.97	260.16	291.30
66	166.09	211.18	240.37	267.30	286.11	320.82
67	183.60	233.56	266.00	295.84	316.93	354.88
68	203.39	258.86	294.22	327.31	350.34	392.19
69	224.48	285.46	324.39	361.05	386.35	432.41
70	248.48	315.63	358.45	398.68	426.25	476.85
71	276.06	350.34	397.38	441.82	471.99	527.78
72	308.49	391.21	443.12	491.78	525.19	586.50
73	346.45	438.25	495.67	549.84	586.50	654.29
74	388.94	491.45	554.71	614.72	654.94	729.23
75	435.33	549.52	618.61	684.46	728.90	810.98
76	484.96	611.15	687.06	759.72	808.38	897.91
77	536.87	676.03	759.07	838.55	891.75	990.04
78	590.39	742.85	833.03	920.29	978.04	1085.41
79	645.54	812.27	910.24	1004.96	1067.57	1184.35
80	703.93	885.58	991.98	1094.82	1162.94	1289.45
81	766.86	964.41	1079.89	1191.48	1265.45	1402.99
82	835.30	1050.37	1175.91	1297.24	1377.36	1526.90
83	918.67	1155.48	1293.34	1426.67	1515.23	1679.69
84	1002.37	1260.26	1410.77	1556.42	1652.77	1832.15
85	1085.73	1365.36	1528.53	1686.18	1790.63	1984.94

Pennsylvania Rating Factors	Tax Qualified Plan	Tax Qualified Plan
	1.14	1.17

Elimination Period Factors:	<u>0 Day</u>	<u>20 Day</u>	<u>90 Day</u>	<u>180 Day</u>	<u>360 Day</u>
	1.25	1.15	1.00	0.90	0.80

Modal Factors		
Premium Mode	Direct	Credit Card
Annual	1.0000	1.0000
Semi-Annual	0.5200	0.5160
Quarterly	0.2650	0.2580
Monthly	0.0900	0.0860
Monthly PAC	0.0850	N/A

Unit Definition	
Risk Class	DB per Unit
Ultra Preferred	\$11
Preferred - AAA	\$10
AA	\$8
A	\$7
Special	\$6

- * Individual Policies: 20% Marital Discount or 10% Caregiver Discount available.
- * Joint Policies: 50% Marital Discount applied to lower premium.
- * The above premiums do not include one-time policy fee of \$25.

American Progressive Life & Health Insurance Company of New York
PRNHOQ (4/02) PA (Tax Qualified) & PRNHO (4/02) PA (Non-Tax Qualified)
Stand-Alone Nursing Home Product
Current Gross Annual Premiums

Home Health Care Rider Generic Single Life Premium Rates Per Unit

Issue Age	<i>Rider BP May Not Exceed Base Policy BP</i>					
	2 Year BP	3 Year BP	4 Year BP	5 Year BP	6 Year BP	Lifetime BP
18-50	29.52	40.87	46.39	51.58	57.74	68.45
51	31.14	43.14	49.31	54.82	61.31	72.66
52	32.76	45.09	51.90	58.07	64.88	76.56
53	34.06	46.71	54.50	61.63	68.45	80.45
54	35.36	48.01	56.77	64.55	71.69	84.34
55	36.01	49.31	59.36	68.12	75.58	88.56
56	38.28	51.25	62.61	72.34	79.80	93.10
57	40.22	53.85	66.50	76.88	84.99	98.94
58	43.14	57.42	71.04	82.72	91.15	105.75
59	46.71	61.96	75.91	88.23	96.99	112.89
60	50.60	66.82	81.75	94.07	104.13	121.32
61	55.15	72.34	88.23	101.86	112.24	130.40
62	60.99	79.48	96.02	110.29	121.00	140.14
63	67.80	86.94	104.45	119.70	131.05	151.17
64	75.26	95.70	114.19	130.08	142.08	163.17
65	84.02	105.75	124.89	141.76	154.09	176.14
66	93.75	116.13	136.24	154.09	167.06	190.42
67	104.13	127.81	148.90	168.03	181.66	205.99
68	114.51	139.81	162.20	182.63	196.90	222.86
69	125.21	152.46	176.14	197.88	213.12	240.37
70	137.22	165.76	191.39	214.75	230.64	259.84
71	151.81	182.31	208.91	233.24	250.43	281.25
72	170.95	201.45	229.34	255.29	273.46	306.55
73	193.99	224.15	252.70	279.95	299.41	334.77
74	221.23	249.46	278.00	305.90	326.99	365.59
75	251.08	277.03	306.22	335.09	357.80	399.65
76	283.84	307.85	337.04	367.21	391.54	436.30
77	318.55	341.58	371.43	402.89	428.84	476.53
78	356.18	378.89	409.38	442.47	469.39	519.67
79	396.40	418.46	449.93	484.64	512.54	565.09
80	439.22	461.61	493.72	530.38	559.25	614.39
81	484.31	507.02	540.76	579.68	609.85	667.59
82	531.35	555.03	590.71	632.24	664.35	726.31
83	584.55	610.50	649.75	695.49	730.85	798.97
84	637.43	666.30	708.79	759.07	797.35	871.96
85	690.63	721.77	767.83	822.33	863.85	943.97

Pennsylvania Rating Factors	Tax Qualified Plan	Tax Qualified Plan
	1.14	1.17

Elimination Period Factors:	<u>0 Day</u>	<u>20 Day</u>	<u>90 Day</u>	<u>180 Day</u>	<u>360 Day</u>
	1.25	1.15	1.00	0.90	0.80

Modal Factors		
Premium Mode	Direct	Credit Card
Annual	1.0000	1.0000
Semi-Annual	0.5200	0.5160
Quarterly	0.2650	0.2580
Monthly	0.0900	0.0860
Monthly PAC	0.0850	N/A

Unit Definition	
Risk Class	DB per Unit
Ultra Preferred	\$11
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- * Individual Policies: 20% Marital Discount or 10% Caregiver Discount available.
- * Joint Policies: 50% Marital Discount applied to lower premium.
- * The above premiums do not include one-time policy fee of \$25.

American Progressive Life & Health Insurance Company of New York
PRNHOQ (4/02) PA (Tax Qualified) & PRNHO (4/02) PA (Non-Tax Qualified)
Stand-Alone Nursing Home Product
Current Gross Annual Premiums

Rider Rates per \$1 Annual Premium

Issue Age	Couples Benefit Rider(1)	Nonforfeiture Benefit Rider(2)	Inflation Protection Riders	
			5% Simple(3)	5% Compound(4)
18-50	0.300	0.25	0.70	1.30
51	0.295	0.25	0.69	1.26
52	0.290	0.25	0.68	1.22
53	0.285	0.25	0.67	1.18
54	0.280	0.25	0.66	1.14
55	0.275	0.25	0.65	1.10
56	0.270	0.25	0.64	1.06
57	0.265	0.25	0.63	1.02
58	0.260	0.25	0.62	0.98
59	0.255	0.25	0.61	0.94
60	0.250	0.25	0.60	0.90
61	0.245	0.25	0.59	0.86
62	0.240	0.25	0.58	0.84
63	0.235	0.25	0.57	0.82
64	0.230	0.25	0.56	0.80
65	0.225	0.25	0.55	0.78
66	0.220	0.25	0.54	0.76
67	0.215	0.25	0.53	0.74
68	0.210	0.25	0.52	0.72
69	0.205	0.25	0.51	0.70
70	0.200	0.25	0.50	0.68
71	0.195	0.25	0.49	0.66
72	0.190	0.25	0.48	0.64
73	0.185	0.25	0.47	0.62
74	0.180	0.25	0.46	0.60
75	0.175	0.25	0.45	0.58
76	0.170	0.25	0.44	0.56
77	0.165	0.25	0.43	0.54
78	0.160	0.25	0.42	0.52
79	0.155	0.25	0.41	0.50
80	0.150	0.25	0.40	0.48
81	0.145	0.25	0.39	0.46
82	0.140	0.25	0.38	0.44
83	0.135	0.25	0.36	0.42
84	0.130	0.25	0.34	0.40
85	0.125	0.25	0.32	0.38

- (1) Couples Benefit Rider PRCBR (10/00)
(2) Nonforfeiture Benefit Rider PRNHNFB (10/00)
(3) 5% Simple Inflation rider PRSIR5 (10/00)
(4) Compound Inflation Rider PRCIR (10/00)

American Progressive Life & Health Insurance Company of New York
PRNHOQ (4/02) PA (Tax Qualified) & PRNHO (4/02) PA (Non-Tax Qualified)
Stand-Alone Nursing Home Product
Requested Gross Annual Premiums

Base Policy Generic Single Life Premium Rates Per Unit

Issue Age	<i>Base Policy Benefit Period</i>					
	2 Year BP	3 Year BP	4 Year BP	5 Year BP	6 Year BP	Lifetime BP
18-50	73.23	90.44	147.27	160.90	169.33	184.90
51	77.20	95.73	155.71	169.98	179.06	196.58
52	81.62	101.03	164.14	180.36	189.44	208.26
53	85.15	105.88	172.58	188.79	199.82	219.29
54	88.23	110.73	181.01	198.53	208.91	230.32
55	92.20	115.59	188.79	207.61	219.29	241.99
56	96.62	121.76	199.82	219.94	232.91	256.92
57	103.23	130.59	214.10	236.16	250.43	277.03
58	111.62	141.17	232.26	255.62	271.84	301.68
59	120.44	152.64	252.38	278.98	297.14	330.23
60	131.03	165.88	275.73	305.58	325.04	362.02
61	143.38	181.32	301.68	334.77	356.83	398.35
62	156.62	198.97	331.53	368.51	393.16	439.22
63	171.62	217.94	363.97	404.19	432.09	483.34
64	187.50	238.23	398.35	443.12	473.61	530.05
65	205.14	261.17	436.63	485.94	520.32	582.60
66	225.88	287.20	480.75	534.59	572.22	641.64
67	249.70	317.64	532.00	591.69	633.86	709.77
68	276.61	352.05	588.44	654.62	700.68	784.38
69	305.29	388.23	648.78	722.09	772.70	864.82
70	337.94	429.26	716.90	797.35	852.50	953.71
71	375.44	476.46	794.76	883.64	943.97	1055.57
72	419.55	532.05	886.23	983.55	1050.37	1172.99
73	471.17	596.02	991.34	1099.68	1172.99	1308.59
74	528.96	668.37	1109.41	1229.44	1309.89	1458.46
75	592.05	747.34	1237.22	1368.93	1457.81	1621.95
76	659.55	831.16	1374.12	1519.44	1616.76	1795.82
77	730.14	919.40	1518.15	1677.10	1783.50	1980.08
78	802.93	1010.28	1666.07	1840.59	1956.07	2170.82
79	877.93	1104.69	1820.48	2009.92	2135.13	2368.70
80	957.34	1204.39	1983.97	2189.63	2325.88	2578.90
81	1042.93	1311.60	2159.79	2382.97	2530.89	2805.97
82	1136.01	1428.51	2351.83	2594.47	2754.72	3053.81
83	1249.39	1571.45	2586.69	2853.33	3030.45	3359.38
84	1363.22	1713.95	2821.54	3112.85	3305.53	3664.31
85	1476.60	1856.88	3057.05	3372.36	3581.27	3969.88

Pennsylvania Rating Factors	Tax Qualified Plan	Tax Qualified Plan
	1.14	1.17

Elimination Period Factors:	<u>0 Day</u>	<u>20 Day</u>	<u>90 Day</u>	<u>180 Day</u>	<u>360 Day</u>
	1.25	1.15	1.00	0.90	0.80

Modal Factors		
Premium Mode	Direct	Credit Card
Annual	1.0000	1.0000
Semi-Annual	0.5200	0.5160
Quarterly	0.2650	0.2580
Monthly	0.0900	0.0860
Monthly PAC	0.0850	N/A

Unit Definition	
Risk Class	DB per Unit
Ultra Preferred	\$11
Preferred - AAA	\$10
AA	\$8
A	\$7
Special	\$6

- * Individual Policies: 20% Marital Discount or 10% Caregiver Discount available.
- * Joint Policies: 50% Marital Discount applied to lower premium.
- * The above premiums do not include one-time policy fee of \$25.

American Progressive Life & Health Insurance Company of New York
PRNHOQ (4/02) PA (Tax Qualified) & PRNHO (4/02) PA (Non-Tax Qualified)
Stand-Alone Nursing Home Product
Requested Gross Annual Premiums

Home Health Care Rider Generic Single Life Premium Rates Per Unit

Issue Age	<i>Rider BP May Not Exceed Base Policy BP</i>					
	2 Year BP	3 Year BP	4 Year BP	5 Year BP	6 Year BP	Lifetime BP
18-50	40.15	55.59	92.78	103.16	115.48	136.89
51	42.35	58.68	98.61	109.64	122.62	145.33
52	44.56	61.32	103.80	116.13	129.76	153.11
53	46.32	63.53	109.00	123.27	136.89	160.90
54	48.09	65.29	113.54	129.11	143.38	168.68
55	48.97	67.06	118.73	136.24	151.17	177.12
56	52.06	69.70	125.21	144.68	159.60	186.20
57	54.71	73.23	133.00	153.76	169.98	197.88
58	58.68	78.09	142.08	165.44	182.31	211.50
59	63.53	84.26	151.81	176.47	193.99	225.78
60	68.82	90.88	163.49	188.15	208.26	242.64
61	75.00	98.38	176.47	203.72	224.48	260.81
62	82.94	108.09	192.04	220.59	241.99	280.27
63	92.20	118.23	208.91	239.40	262.11	302.33
64	102.35	130.15	228.37	260.16	284.17	326.34
65	114.26	143.82	249.78	283.52	308.17	352.29
66	127.50	157.94	272.49	308.17	334.12	380.83
67	141.62	173.82	297.79	336.07	363.32	411.98
68	155.73	190.14	324.39	365.26	393.81	445.71
69	170.29	207.35	352.29	395.76	426.25	480.75
70	186.61	225.44	382.78	429.49	461.28	519.67
71	206.47	247.94	417.81	466.47	500.86	562.49
72	232.50	273.97	458.69	510.59	546.92	613.10
73	263.82	304.85	505.40	559.90	598.82	669.54
74	300.88	339.26	556.00	611.80	653.97	731.18
75	341.47	376.76	612.45	670.19	715.60	799.30
76	386.02	418.67	674.08	734.42	783.08	872.61
77	433.23	464.55	742.85	805.78	857.69	953.06
78	484.40	515.29	818.76	884.94	938.78	1039.35
79	539.11	569.11	899.86	969.28	1025.07	1130.17
80	597.34	627.78	987.44	1060.76	1118.50	1228.79
81	658.67	689.55	1081.52	1159.37	1219.71	1335.19
82	722.64	754.84	1181.43	1264.47	1328.70	1452.62
83	794.99	830.28	1299.51	1390.98	1461.70	1597.95
84	866.90	906.16	1417.58	1518.15	1594.70	1743.92
85	939.25	981.60	1535.66	1644.66	1727.70	1887.95

Pennsylvania Rating Factors	Tax Qualified Plan	Tax Qualified Plan
	1.14	1.17

Elimination Period Factors:	<u>0 Day</u>	<u>20 Day</u>	<u>90 Day</u>	<u>180 Day</u>	<u>360 Day</u>
	1.25	1.15	1.00	0.90	0.80

Modal Factors		
Premium Mode	Direct	Credit Card
Annual	1.0000	1.0000
Semi-Annual	0.5200	0.5160
Quarterly	0.2650	0.2580
Monthly	0.0900	0.0860
Monthly PAC	0.0850	N/A

Unit Definition	
Risk Class	DB per Unit
Ultra Preferred	\$11
Preferred - AAA	\$10
AA	\$8
A	\$7
Special	\$6

- * Individual Policies: 20% Marital Discount or 10% Caregiver Discount available.
- * Joint Policies: 50% Marital Discount applied to lower premium.
- * The above premiums do not include one-time policy fee of \$25.

American Progressive Life & Health Insurance Company of New York
PRNHOQ (4/02) PA (Tax Qualified) & PRNHO (4/02) PA (Non-Tax Qualified)
Stand-Alone Nursing Home Product
Requested Gross Annual Premiums

Rider Rates per \$1 Annual Premium

Issue Age	Couples Benefit Rider(1)	Nonforfeiture Benefit Rider(2)	Inflation Protection Riders	
			5% Simple(3)	5% Compound(4)
18-50	0.300	0.25	0.70	1.30
51	0.295	0.25	0.69	1.26
52	0.290	0.25	0.68	1.22
53	0.285	0.25	0.67	1.18
54	0.280	0.25	0.66	1.14
55	0.275	0.25	0.65	1.10
56	0.270	0.25	0.64	1.06
57	0.265	0.25	0.63	1.02
58	0.260	0.25	0.62	0.98
59	0.255	0.25	0.61	0.94
60	0.250	0.25	0.60	0.90
61	0.245	0.25	0.59	0.86
62	0.240	0.25	0.58	0.84
63	0.235	0.25	0.57	0.82
64	0.230	0.25	0.56	0.80
65	0.225	0.25	0.55	0.78
66	0.220	0.25	0.54	0.76
67	0.215	0.25	0.53	0.74
68	0.210	0.25	0.52	0.72
69	0.205	0.25	0.51	0.70
70	0.200	0.25	0.50	0.68
71	0.195	0.25	0.49	0.66
72	0.190	0.25	0.48	0.64
73	0.185	0.25	0.47	0.62
74	0.180	0.25	0.46	0.60
75	0.175	0.25	0.45	0.58
76	0.170	0.25	0.44	0.56
77	0.165	0.25	0.43	0.54
78	0.160	0.25	0.42	0.52
79	0.155	0.25	0.41	0.50
80	0.150	0.25	0.40	0.48
81	0.145	0.25	0.39	0.46
82	0.140	0.25	0.38	0.44
83	0.135	0.25	0.36	0.42
84	0.130	0.25	0.34	0.40
85	0.125	0.25	0.32	0.38

- (1) Couples Benefit Rider PRCBR (10/00)
(2) Nonforfeiture Benefit Rider PRNHNFB (10/00)
(3) 5% Simple Inflation rider PRSIR5 (10/00)
(4) Compound Inflation Rider PRCIR (10/00)

American Progressive Life & Health Insurance Company of New York
PRNHOQ (4/02) PA (Tax Qualified) & PRNHO (4/02) PA (Non-Tax Qualified)

Area Factors for Nursing Home/HHC Rider

States:	<u>Base Policy Area Factors</u>	<u>Base Policy Area Factors</u>
All Other	1.00	1.00
California	1.00	1.25
Iowa	1.10	1
Kansas	1.10	1
Kentucky	1.05	1.05
Minnesota	1.10	1
Missouri	1.10	1
Nebraska	1.10	1
North Dakota	1.25	1
Oklahoma	1.05	1
South Dakota	1.10	1
Zip Codes:		
330-334, 340	1.00	1.25
770-775	1.00	1.15

American Progressive Life & Health Insurance Company of New York
PRNHOQ (10/00) PA (Tax Qualified) & PRNHO (10/00) PA (Non-Tax Qualified)
Stand-Alone Nursing Home Product
Current Gross Annual Premiums

Base Policy Generic Single Life Premium Rates Per Unit

Issue Age	Base Policy Benefit Period					
	2 Year BP	3 Year BP	4 Year BP	5 Year BP	6 Year BP	Lifetime BP
18-50	53.85	66.50	73.64	80.45	84.67	92.45
51	56.77	70.39	77.85	84.99	89.53	98.29
52	60.01	74.29	82.07	90.18	94.72	104.13
53	62.61	77.85	86.29	94.40	99.91	109.64
54	64.88	81.42	90.50	99.26	104.45	115.16
55	67.80	84.99	94.40	103.80	109.64	121.00
56	71.04	89.53	99.91	109.97	116.46	128.46
57	75.91	96.02	107.05	118.08	125.21	138.51
58	82.07	103.80	116.13	127.81	135.92	150.84
59	88.56	112.24	126.19	139.49	148.57	165.11
60	96.34	121.97	137.87	152.79	162.52	181.01
61	105.43	133.32	150.84	167.39	178.41	199.18
62	115.16	146.30	165.76	184.25	196.58	219.61
63	126.19	160.25	181.98	202.09	216.04	241.67
64	137.87	175.17	199.18	221.56	236.80	265.03
65	150.84	192.04	218.31	242.97	260.16	291.30
66	166.09	211.18	240.37	267.30	286.11	320.82
67	183.60	233.56	266.00	295.84	316.93	354.88
68	203.39	258.86	294.22	327.31	350.34	392.19
69	224.48	285.46	324.39	361.05	386.35	432.41
70	248.48	315.63	358.45	398.68	426.25	476.85
71	276.06	350.34	397.38	441.82	471.99	527.78
72	308.49	391.21	443.12	491.78	525.19	586.50
73	346.45	438.25	495.67	549.84	586.50	654.29
74	388.94	491.45	554.71	614.72	654.94	729.23
75	435.33	549.52	618.61	684.46	728.90	810.98
76	484.96	611.15	687.06	759.72	808.38	897.91
77	536.87	676.03	759.07	838.55	891.75	990.04
78	590.39	742.85	833.03	920.29	978.04	1085.41
79	645.54	812.27	910.24	1004.96	1067.57	1184.35
80	703.93	885.58	991.98	1094.82	1162.94	1289.45
81	766.86	964.41	1079.89	1191.48	1265.45	1402.99
82	835.30	1050.37	1175.91	1297.24	1377.36	1526.90
83	918.67	1155.48	1293.34	1426.67	1515.23	1679.69
84	1002.37	1260.26	1410.77	1556.42	1652.77	1832.15
85	1085.73	1365.36	1528.53	1686.18	1790.63	1984.94

Pennsylvania Rating Factors	Tax Qualified Plan	Tax Qualified Plan
	1.14	1.17

Elimination Period Factors:	0 Day	20 Day	90 Day	180 Day	360 Day
	1.25	1.15	1.00	0.90	0.80

Modal Factors		
Premium Mode	Direct	Credit Card
Annual	1.0000	1.0000
Semi-Annual	0.5200	0.5160
Quarterly	0.2650	0.2580
Monthly	0.0900	0.0860
Monthly PAC	0.0850	N/A

Unit Definition	
Risk Class	DB per Unit
Ultra Preferred	\$11
Preferred - AAA	\$10
AA	\$8
A	\$7
Special	\$6

- * Individual Policies: 20% Marital Discount or 10% Caregiver Discount available.
- * Joint Policies: 50% Marital Discount applied to lower premium.
- * The above premiums do not include one-time policy fee of \$25.

American Progressive Life & Health Insurance Company of New York
PRNHOQ (10/00) PA (Tax Qualified) & PRNHO (10/00) PA (Non-Tax Qualified)
Stand-Alone Nursing Home Product
Current Gross Annual Premiums

Home Health Care Rider Generic Single Life Premium Rates Per Unit

Issue Age	<i>Rider BP May Not Exceed Base Policy BP</i>					
	2 Year BP	3 Year BP	4 Year BP	5 Year BP	6 Year BP	Lifetime BP
18-50	29.52	40.87	46.39	51.58	57.74	68.45
51	31.14	43.14	49.31	54.82	61.31	72.66
52	32.76	45.09	51.90	58.07	64.88	76.56
53	34.06	46.71	54.50	61.63	68.45	80.45
54	35.36	48.01	56.77	64.55	71.69	84.34
55	36.01	49.31	59.36	68.12	75.58	88.56
56	38.28	51.25	62.61	72.34	79.80	93.10
57	40.22	53.85	66.50	76.88	84.99	98.94
58	43.14	57.42	71.04	82.72	91.15	105.75
59	46.71	61.96	75.91	88.23	96.99	112.89
60	50.60	66.82	81.75	94.07	104.13	121.32
61	55.15	72.34	88.23	101.86	112.24	130.40
62	60.99	79.48	96.02	110.29	121.00	140.14
63	67.80	86.94	104.45	119.70	131.05	151.17
64	75.26	95.70	114.19	130.08	142.08	163.17
65	84.02	105.75	124.89	141.76	154.09	176.14
66	93.75	116.13	136.24	154.09	167.06	190.42
67	104.13	127.81	148.90	168.03	181.66	205.99
68	114.51	139.81	162.20	182.63	196.90	222.86
69	125.21	152.46	176.14	197.88	213.12	240.37
70	137.22	165.76	191.39	214.75	230.64	259.84
71	151.81	182.31	208.91	233.24	250.43	281.25
72	170.95	201.45	229.34	255.29	273.46	306.55
73	193.99	224.15	252.70	279.95	299.41	334.77
74	221.23	249.46	278.00	305.90	326.99	365.59
75	251.08	277.03	306.22	335.09	357.80	399.65
76	283.84	307.85	337.04	367.21	391.54	436.30
77	318.55	341.58	371.43	402.89	428.84	476.53
78	356.18	378.89	409.38	442.47	469.39	519.67
79	396.40	418.46	449.93	484.64	512.54	565.09
80	439.22	461.61	493.72	530.38	559.25	614.39
81	484.31	507.02	540.76	579.68	609.85	667.59
82	531.35	555.03	590.71	632.24	664.35	726.31
83	584.55	610.50	649.75	695.49	730.85	798.97
84	637.43	666.30	708.79	759.07	797.35	871.96
85	690.63	721.77	767.83	822.33	863.85	943.97

Pennsylvania Rating Factors	Tax Qualified Plan	Tax Qualified Plan
	1.14	1.17

Elimination Period Factors:	<u>0 Day</u>	<u>20 Day</u>	<u>90 Day</u>	<u>180 Day</u>	<u>360 Day</u>
	1.25	1.15	1.00	0.90	0.80

Modal Factors		
Premium Mode	Direct	Credit Card
Annual	1.0000	1.0000
Semi-Annual	0.5200	0.5160
Quarterly	0.2650	0.2580
Monthly	0.0900	0.0860
Monthly PAC	0.0850	N/A

Unit Definition	
Risk Class	DB per Unit
Ultra Preferred	\$11
Preferred - AAA	\$10
AA	\$8
A	\$7
Special	\$6

- * Individual Policies: 20% Marital Discount or 10% Caregiver Discount available.
- * Joint Policies: 50% Marital Discount applied to lower premium.
- * The above premiums do not include one-time policy fee of \$25.

American Progressive Life & Health Insurance Company of New York
PRNHOQ (10/00) PA (Tax Qualified) & PRNHO (10/00) PA (Non-Tax Qualified)
Stand-Alone Nursing Home Product
Current Gross Annual Premiums

Rider Rates per \$1 Annual Premium

Issue Age	Couples Benefit Rider(1)	Nonforfeiture Benefit Rider(2)	Inflation Protection Riders	
			5% Simple(3)	5% Compound(4)
18-50	0.300	0.25	0.70	1.30
51	0.295	0.25	0.69	1.26
52	0.290	0.25	0.68	1.22
53	0.285	0.25	0.67	1.18
54	0.280	0.25	0.66	1.14
55	0.275	0.25	0.65	1.10
56	0.270	0.25	0.64	1.06
57	0.265	0.25	0.63	1.02
58	0.260	0.25	0.62	0.98
59	0.255	0.25	0.61	0.94
60	0.250	0.25	0.60	0.90
61	0.245	0.25	0.59	0.86
62	0.240	0.25	0.58	0.84
63	0.235	0.25	0.57	0.82
64	0.230	0.25	0.56	0.80
65	0.225	0.25	0.55	0.78
66	0.220	0.25	0.54	0.76
67	0.215	0.25	0.53	0.74
68	0.210	0.25	0.52	0.72
69	0.205	0.25	0.51	0.70
70	0.200	0.25	0.50	0.68
71	0.195	0.25	0.49	0.66
72	0.190	0.25	0.48	0.64
73	0.185	0.25	0.47	0.62
74	0.180	0.25	0.46	0.60
75	0.175	0.25	0.45	0.58
76	0.170	0.25	0.44	0.56
77	0.165	0.25	0.43	0.54
78	0.160	0.25	0.42	0.52
79	0.155	0.25	0.41	0.50
80	0.150	0.25	0.40	0.48
81	0.145	0.25	0.39	0.46
82	0.140	0.25	0.38	0.44
83	0.135	0.25	0.36	0.42
84	0.130	0.25	0.34	0.40
85	0.125	0.25	0.32	0.38

- (1) Couples Benefit Rider PRCBR (10/00)
- (2) Nonforfeiture Benefit Rider PRNHNFB (10/00)
- (3) 5% Simple Inflation rider PRSIR5 (10/00)
- (4) Compound Inflation Rider PRCIR (10/00)

American Progressive Life & Health Insurance Company of New York
PRNHOQ (10/00) PA (Tax Qualified) & PRNHO (10/00) PA (Non-Tax Qualified)
Stand-Alone Nursing Home Product
Requested Gross Annual Premiums

Base Policy Generic Single Life Premium Rates Per Unit

Issue Age	<i>Base Policy Benefit Period</i>					
	2 Year BP	3 Year BP	4 Year BP	5 Year BP	6 Year BP	Lifetime BP
18-50	73.23	90.44	147.27	160.90	169.33	184.90
51	77.20	95.73	155.71	169.98	179.06	196.58
52	81.62	101.03	164.14	180.36	189.44	208.26
53	85.15	105.88	172.58	188.79	199.82	219.29
54	88.23	110.73	181.01	198.53	208.91	230.32
55	92.20	115.59	188.79	207.61	219.29	241.99
56	96.62	121.76	199.82	219.94	232.91	256.92
57	103.23	130.59	214.10	236.16	250.43	277.03
58	111.62	141.17	232.26	255.62	271.84	301.68
59	120.44	152.64	252.38	278.98	297.14	330.23
60	131.03	165.88	275.73	305.58	325.04	362.02
61	143.38	181.32	301.68	334.77	356.83	398.35
62	156.62	198.97	331.53	368.51	393.16	439.22
63	171.62	217.94	363.97	404.19	432.09	483.34
64	187.50	238.23	398.35	443.12	473.61	530.05
65	205.14	261.17	436.63	485.94	520.32	582.60
66	225.88	287.20	480.75	534.59	572.22	641.64
67	249.70	317.64	532.00	591.69	633.86	709.77
68	276.61	352.05	588.44	654.62	700.68	784.38
69	305.29	388.23	648.78	722.09	772.70	864.82
70	337.94	429.26	716.90	797.35	852.50	953.71
71	375.44	476.46	794.76	883.64	943.97	1055.57
72	419.55	532.05	886.23	983.55	1050.37	1172.99
73	471.17	596.02	991.34	1099.68	1172.99	1308.59
74	528.96	668.37	1109.41	1229.44	1309.89	1458.46
75	592.05	747.34	1237.22	1368.93	1457.81	1621.95
76	659.55	831.16	1374.12	1519.44	1616.76	1795.82
77	730.14	919.40	1518.15	1677.10	1783.50	1980.08
78	802.93	1010.28	1666.07	1840.59	1956.07	2170.82
79	877.93	1104.69	1820.48	2009.92	2135.13	2368.70
80	957.34	1204.39	1983.97	2189.63	2325.88	2578.90
81	1042.93	1311.60	2159.79	2382.97	2530.89	2805.97
82	1136.01	1428.51	2351.83	2594.47	2754.72	3053.81
83	1249.39	1571.45	2586.69	2853.33	3030.45	3359.38
84	1363.22	1713.95	2821.54	3112.85	3305.53	3664.31
85	1476.60	1856.88	3057.05	3372.36	3581.27	3969.88

Pennsylvania Rating Factors	Tax Qualified Plan	Tax Qualified Plan
	1.14	1.17

Elimination Period Factors:	<u>0 Day</u>	<u>20 Day</u>	<u>90 Day</u>	<u>180 Day</u>	<u>360 Day</u>
	1.25	1.15	1.00	0.90	0.80

Modal Factors		
Premium Mode	Direct	Credit Card
Annual	1.0000	1.0000
Semi-Annual	0.5200	0.5160
Quarterly	0.2650	0.2580
Monthly	0.0900	0.0860
Monthly PAC	0.0850	N/A

Unit Definition	
Risk Class	DB per Unit
Ultra Preferred	\$11
Preferred - AAA	\$10
AA	\$8
A	\$7
Special	\$6

- * Individual Policies: 20% Marital Discount or 10% Caregiver Discount available.
- * Joint Policies: 50% Marital Discount applied to lower premium.
- * The above premiums do not include one-time policy fee of \$25.

American Progressive Life & Health Insurance Company of New York
PRNHOQ (10/00) PA (Tax Qualified) & PRNHO (10/00) PA (Non-Tax Qualified)
Stand-Alone Nursing Home Product
Requested Gross Annual Premiums

Home Health Care Rider Generic Single Life Premium Rates Per Unit

Issue Age	<i>Rider BP May Not Exceed Base Policy BP</i>					
	2 Year BP	3 Year BP	4 Year BP	5 Year BP	6 Year BP	Lifetime BP
18-50	40.15	55.59	92.78	103.16	115.48	136.89
51	42.35	58.68	98.61	109.64	122.62	145.33
52	44.56	61.32	103.80	116.13	129.76	153.11
53	46.32	63.53	109.00	123.27	136.89	160.90
54	48.09	65.29	113.54	129.11	143.38	168.68
55	48.97	67.06	118.73	136.24	151.17	177.12
56	52.06	69.70	125.21	144.68	159.60	186.20
57	54.71	73.23	133.00	153.76	169.98	197.88
58	58.68	78.09	142.08	165.44	182.31	211.50
59	63.53	84.26	151.81	176.47	193.99	225.78
60	68.82	90.88	163.49	188.15	208.26	242.64
61	75.00	98.38	176.47	203.72	224.48	260.81
62	82.94	108.09	192.04	220.59	241.99	280.27
63	92.20	118.23	208.91	239.40	262.11	302.33
64	102.35	130.15	228.37	260.16	284.17	326.34
65	114.26	143.82	249.78	283.52	308.17	352.29
66	127.50	157.94	272.49	308.17	334.12	380.83
67	141.62	173.82	297.79	336.07	363.32	411.98
68	155.73	190.14	324.39	365.26	393.81	445.71
69	170.29	207.35	352.29	395.76	426.25	480.75
70	186.61	225.44	382.78	429.49	461.28	519.67
71	206.47	247.94	417.81	466.47	500.86	562.49
72	232.50	273.97	458.69	510.59	546.92	613.10
73	263.82	304.85	505.40	559.90	598.82	669.54
74	300.88	339.26	556.00	611.80	653.97	731.18
75	341.47	376.76	612.45	670.19	715.60	799.30
76	386.02	418.67	674.08	734.42	783.08	872.61
77	433.23	464.55	742.85	805.78	857.69	953.06
78	484.40	515.29	818.76	884.94	938.78	1039.35
79	539.11	569.11	899.86	969.28	1025.07	1130.17
80	597.34	627.78	987.44	1060.76	1118.50	1228.79
81	658.67	689.55	1081.52	1159.37	1219.71	1335.19
82	722.64	754.84	1181.43	1264.47	1328.70	1452.62
83	794.99	830.28	1299.51	1390.98	1461.70	1597.95
84	866.90	906.16	1417.58	1518.15	1594.70	1743.92
85	939.25	981.60	1535.66	1644.66	1727.70	1887.95

Pennsylvania Rating Factors	Tax Qualified Plan	Tax Qualified Plan
	1.14	1.17

Elimination Period Factors:	<u>0 Day</u>	<u>20 Day</u>	<u>90 Day</u>	<u>180 Day</u>	<u>360 Day</u>
	1.25	1.15	1.00	0.90	0.80

Modal Factors		
Premium Mode	Direct	Credit Card
Annual	1.0000	1.0000
Semi-Annual	0.5200	0.5160
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Monthly PAC	0.0850	N/A

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Risk Class	DB per Unit
Ultra Preferred	\$11
Preferred - AAA	\$10
AA	\$8
A	\$7
Special	\$6

- * Individual Policies: 20% Marital Discount or 10% Caregiver Discount available.
- * Joint Policies: 50% Marital Discount applied to lower premium.
- * The above premiums do not include one-time policy fee of \$25.

American Progressive Life & Health Insurance Company of New York
PRNHOQ (10/00) PA (Tax Qualified) & PRNHO (10/00) PA (Non-Tax Qualified)
Stand-Alone Nursing Home Product
Requested Gross Annual Premiums

Rider Rates per \$1 Annual Premium

Issue Age	Couples Benefit Rider(1)	Nonforfeiture Benefit Rider(2)	Inflation Protection Riders	
			5% Simple(3)	5% Compound(4)
18-50	0.300	0.25	0.70	1.30
51	0.295	0.25	0.69	1.26
52	0.290	0.25	0.68	1.22
53	0.285	0.25	0.67	1.18
54	0.280	0.25	0.66	1.14
55	0.275	0.25	0.65	1.10
56	0.270	0.25	0.64	1.06
57	0.265	0.25	0.63	1.02
58	0.260	0.25	0.62	0.98
59	0.255	0.25	0.61	0.94
60	0.250	0.25	0.60	0.90
61	0.245	0.25	0.59	0.86
62	0.240	0.25	0.58	0.84
63	0.235	0.25	0.57	0.82
64	0.230	0.25	0.56	0.80
65	0.225	0.25	0.55	0.78
66	0.220	0.25	0.54	0.76
67	0.215	0.25	0.53	0.74
68	0.210	0.25	0.52	0.72
69	0.205	0.25	0.51	0.70
70	0.200	0.25	0.50	0.68
71	0.195	0.25	0.49	0.66
72	0.190	0.25	0.48	0.64
73	0.185	0.25	0.47	0.62
74	0.180	0.25	0.46	0.60
75	0.175	0.25	0.45	0.58
76	0.170	0.25	0.44	0.56
77	0.165	0.25	0.43	0.54
78	0.160	0.25	0.42	0.52
79	0.155	0.25	0.41	0.50
80	0.150	0.25	0.40	0.48
81	0.145	0.25	0.39	0.46
82	0.140	0.25	0.38	0.44
83	0.135	0.25	0.36	0.42
84	0.130	0.25	0.34	0.40
85	0.125	0.25	0.32	0.38

- (1) Couples Benefit Rider PRCBR (10/00)
(2) Nonforfeiture Benefit Rider PRNHNFB (10/00)
(3) 5% Simple Inflation rider PRSIR5 (10/00)
(4) Compound Inflation Rider PRCIR (10/00)

American Progressive Life & Health Insurance Company of New York
PRNHOQ (4/02) PA (Tax Qualified) & PRNHO (4/02) PA (Non-Tax Qualified)

Area Factors for Nursing Home/HHC Rider

States:	<u>Base Policy Area Factors</u>	<u>Base Policy Area Factors</u>
All Other	1.00	1.00
California	1.00	1.25
Iowa	1.10	1
Kansas	1.10	1
Kentucky	1.05	1.05
Minnesota	1.10	1
Missouri	1.10	1
Nebraska	1.10	1
North Dakota	1.25	1
Oklahoma	1.05	1
South Dakota	1.10	1
Zip Codes:		
330-334, 340	1.00	1.25
770-775	1.00	1.15

State:	Pennsylvania	Filing Company:	American Progressive Life and Health Insurance Company of New York
TOI/Sub-TOI:	LTC03I Individual Long Term Care/LTC03I.003 Other		
Product Name:	Long Term Care		
Project Name/Number:	PR LTC 2021 PA/HHC 1/98, PRNHO, PRNHOQ, QHHC		

Supporting Document Schedules

Satisfied - Item:	Transmittal Letter (A&H)
Comments:	
Attachment(s):	PR_PA_Cover Letter_20211123.pdf
Item Status:	
Status Date:	

Bypassed - Item:	Actuarial Certification (A&H)
Bypass Reason:	PLEASE SEE ACTUARIAL MEMORANDUM
Attachment(s):	
Item Status:	
Status Date:	

Satisfied - Item:	Actuarial Memorandum and Explanatory Information (A&H)
Comments:	
Attachment(s):	PA_PR_AM_RS_20211122.pdf PA_PR_Supplement Attachments_20211122.xlsb PA_PR_Supplement_20211122.pdf Attachment A - Rate Filing Status.xlsx
Item Status:	
Status Date:	

Bypassed - Item:	Advertisements (A&H)
Bypass Reason:	N/A
Attachment(s):	
Item Status:	
Status Date:	

Satisfied - Item:	Authorization to File (A&H)
Comments:	
Attachment(s):	1 - PR Authoization - NLA - 2021.pdf
Item Status:	
Status Date:	

Bypassed - Item:	Insert Page Explanation (A&H)
Bypass Reason:	N/A
Attachment(s):	

State:	Pennsylvania	Filing Company:	American Progressive Life and Health Insurance Company of New York
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TOI/Sub-TOI: LTC03I Individual Long Term Care/LTC03I.003 Other

Product Name: Long Term Care

Project Name/Number: PR LTC 2021 PA/HHC 1/98, PRNHO, PRNHOQ, QHHC

Item Status:	
Status Date:	

Bypassed - Item:	Rate Table (A&H)
Bypass Reason:	N/A
Attachment(s):	
Item Status:	
Status Date:	

Bypassed - Item:	Replacement Form with Highlighted Changes (A&H)
Bypass Reason:	N/A
Attachment(s):	
Item Status:	
Status Date:	

Bypassed - Item:	Advertisement Compliance Certification
Bypass Reason:	N/A
Attachment(s):	
Item Status:	
Status Date:	

Bypassed - Item:	Reserve Calculation (A&H)
Bypass Reason:	SEE ACTUARIAL MEMORANDUM
Attachment(s):	
Item Status:	
Status Date:	

Bypassed - Item:	Variability Explanation (A&H)
Bypass Reason:	N/A
Attachment(s):	
Item Status:	
Status Date:	

Satisfied - Item:	Claims Administration Document
Comments:	
Attachment(s):	NASSAU RE CLAIMS ADMINISTRATION.pdf
Item Status:	
Status Date:	

State:	Pennsylvania	Filing Company:	American Progressive Life and Health Insurance Company of New York
TOI/Sub-TOI:	LTC03I Individual Long Term Care/LTC03I.003 Other		
Product Name:	Long Term Care		
Project Name/Number:	PR LTC 2021 PA/HHC 1/98, PRNHO, PRNHOQ, QHHC		

Satisfied - Item:	Sample Policyholder Notification Letter
Comments:	
Attachment(s):	Rate Increase Example - PR Generic for LTC.pdf
Item Status:	
Status Date:	

SERFF Tracking #:	UNAM-133030214	State Tracking #:	UNAM-133030214	Company Tracking #:	PR LTC 2021 PA
State:	Pennsylvania			Filing Company:	American Progressive Life and Health Insurance Company of New York
TOI/Sub-TOI:	LTC03I Individual Long Term Care/LTC03I.003 Other				
Product Name:	Long Term Care				
Project Name/Number:	PR LTC 2021 PA/HHC 1/98, PRNHO, PRNHOQ, QHHC				

Attachment PA_PR_Supplement Attachments_20211122.xlsb is not a PDF document and cannot be reproduced here.

Attachment Attachment A - Rate Filing Status.xlsx is not a PDF document and cannot be reproduced here.



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November 23, 2021

Honorable Jessica Altman
Insurance Commissioner
Pennsylvania Insurance Department (Department)

RE: American Progressive Life & Health Insurance Company of New York (American Progressive)
Company NAIC # 80624
American Progressive Policy Forms:
Comprehensive Long-Term Care PRNHO, et al.
Comprehensive Long-Term Care PRNHOQ, et al.
Home Health Care Only HHC 1/98, et al.
Home Health Care Only QHHC, et al.

Dear Commissioner Altman:

These forms are existing individual policy forms providing nursing home and home health care coverage. Policies on these forms were issued in Pennsylvania during the time periods shown in the following table. These forms are no longer marketed in any state.

Policy Form	For Policies in Force as of 12/31/2011	
	Issue State Date	Issue End Date
PRNHO, et al.	April 15, 2002	December 24, 2003
PRNHOQ, et al.	May 1, 2002	January 15, 2005
HHC 1/98, et al.	December 7, 2001	June 22, 2002
QHHC, et al.	August 12, 2002	October 7, 2002

The company analyzed nationwide experience by benefit period (BP) cohort to better align the rate increase with the adverse experience. The company is requesting an amount justified on each BP cohort, subject to a 100% maximum. For this purpose, a rate increase is considered justified to the extent That the actual-to-expected lifetime loss ratio exceeds 1.00 when historical incurred claims are capped at the expected level. Benefit periods of three years or less are defined as those that do not exceed three years or \$250,000. Based on nationwide experience restated to this state's rate history (as stated below), the company is requesting the increases shown in the following table:

Cohort	Requested Rate Increase
BP three years or less	36%
BP over three years	100%

The company has been actively monitoring experience and requesting increases since 2012 in an effort to alleviate the poor performance on this block of business. Although a larger rate increase is currently supportable based on minimum loss ratio and rate stability regulation, American Progressive is requesting an average 69% rate increase at this time. The primary reason this business is in need of a premium rate increase is emerging experience running more adversely than expected in pricing.

As noted in the attached actuarial memorandum, eight increases have been approved and implemented on the above-listed policy forms and associated riders.

1. A 15% increase was approved in November 2012 and implemented beginning in February 2013.
2. A 15% increase was approved in April 2014 and implemented beginning June 2014.
3. A 15% increase was approved in May 2015 and implemented beginning July 2015.
4. A 12% increase was approved in July 2016 and implemented beginning September 2016.
5. A 15% increase was approved in June 2017 and implemented beginning September 2017.
6. A 15% increase was approved in May 2018 and implemented beginning September 2018.
7. The following increase was approved in August 2019 and implemented beginning February 2020.

Issue Era	Approved Increase
Pre-Rate Stability (before 9/16/2002)	10%
Rate Stability (on or after 9/16/2002)	20%

8. The following increase was approved in October 2020 and implemented beginning February 2021.

Issue Era	Approved Increase
Pre-Rate Stability (before 9/16/2002)	0%
Rate Stability (on or after 9/16/2002)	20%

No policyholder received more than one increase in a 12-month period.

The company will offer insureds affected by the premium increase the option of reducing their policy daily benefit to provide flexibility of choice for those insureds who wish to maintain a premium level reasonably similar to what they were paying prior to the rate increase. The company will also offer a contingent non-forfeiture option to all insureds regardless of issue date even if the rate increase is not considered substantial.

As a majority of policyholders will be eligible for contingent benefit upon lapse with the requested rate increase, enclosed is a plan, subject to the Department's approval, for improved administration and claims processing to comply with Pennsylvania Code Title 31 Section 89a.118(g)(1).

The following electronic items are included with this submission:

- This cover letter;
- a letter from American Progressive authorizing its administrator, Nassau Life and Annuity Company, to submit this filing on their behalf;
- an actuarial memorandum;
- a supplement to the actuarial memorandum;
- sample policyholder rate increase notification letter*;
- a Claims and Administration Processing plan, as provided by American Progressive;
- a Rate Filing Status in all Jurisdictions;
- rate schedules prepared by American Progressive; and
- an Excel workbook containing all numerical data.

*In the future, slight variations in form number and/or letter language may occur that do not materially change the information being provided to the policyholder. It is our understanding that such variations do not need to be filed with the state of Pennsylvania.

No filing fee is required for this submission.

The contact person for this filing is:

Holly Parenti
Product Filing Analyst
Nassau Life and Annuity Company for American Progressive
One American Row
Hartford, CT 06102
(407) 547-3363
hparenti@nfg.com

Thank you for your assistance in reviewing this filing.

Respectfully,

A handwritten signature in cursive script that reads "Carmen Boyd".

Carmen Boyd
Assistant Vice President, Actuarial
Nassau Financial Group

American Progressive Life & Health Insurance Company of New York

Actuarial Memorandum
November 22, 2021

Product

Comprehensive Long-Term Care
Comprehensive Long-Term Care
Home Health Care Only
Home Health Care Only

Number

PRNHO, et al.
PRNHOQ, et al.
HHC 1/98, et al.
QHHC, et al.

These policy forms were issued in Pennsylvania by American Progressive Life & Health Insurance Company of New York (American Progressive) from December 7, 2001 through January 15, 2005 and are no longer being marketed in any jurisdiction.

1. Purpose of Filing

This actuarial memorandum has been prepared for the purpose of demonstrating that the requested rate increase, as shown in section 17, on the above-listed products meets the minimum requirements of your jurisdiction and demonstrating compliance with its loss ratio and rate stability regulations. It may not be suitable for other purposes.

2. Description of Benefits

These are individually underwritten policy forms providing benefits for nursing home and home health care to insureds meeting certain benefit eligibility requirements. Specific benefits vary by form.

3. Renewability

The above-listed policy forms are guaranteed renewable for life.

4. Applicability

This filing is applicable to in-force policies only. The above-listed policy forms are no longer being sold in the market. The premium change will apply to the base forms and all riders associated with the base forms. The premium change will apply to any guaranteed purchase option elections that have occurred to date. The rate increase also applies to the rate schedule for future guaranteed purchase options.

5. Actuarial Assumptions

- a. Morbidity. The morbidity assumption was developed by creating claim costs from the Milliman 2020 *Long-Term Care Guidelines (Guidelines)* for each policy form or group of policy forms with similar plan designs. The claim costs, reflecting a salvage factor adjustment, were then used to project the December 31, 2020 in force. The projected incurred claims were compared to actual experience and adjusted based on this comparison. This scalar adjustment was made to reflect actual recent historical experience relative to the *Guidelines*' estimate.

- b. Persistency. The mortality assumption for these policy forms is 100% of the 1994 Group Annuitant Mortality Table (GAM) without selection or improvement.

A benefit exhaustion rate assumption varying by attained age and benefit period, as shown in Appendix A to the memorandum, is applied to policies with non-lifetime benefit periods additively in conjunction with the lapse assumption.

An ultimate base lapse rate of 1.25% is used to project future experience for durations eight and later. This assumption was selected based on the results of a termination study that analyzed experience for the most recent ten years, and the associated credibility.

- c. Policyholder Behavior Due to the Rate Increase. In the year of the rate increase notification to policyholders, an additional average 3.6% of in-force policyholders are assumed to lapse. An additional portion of policyholders is assumed to elect to reduce benefits resulting in an average 6.9% reduction in premiums and benefits. We assume an average 2.7% increase in morbidity due

Actuarial Memorandum
November 22, 2021

to adverse selection from the rate increase.

- d. Interest Rate. Historical values are accumulated with interest using an estimate for the historical earnings rates. This rate was approximated by starting with the original pricing earnings rate and grading down to the current earnings rate using the pattern of changes in the maximum valuation interest rate. Future values are discounted using the pre-tax net investment earnings rates under the level interest scenario from the company's year-end 2020 cash flow testing projections which range from 3.59% to 5.23%. This is believed to be a representative long-term expected investment earnings rate for this business. The maximum valuation interest rate is used to demonstrate compliance with the alternative 58%/85% test required by rate stability regulation, as described in section 18 below.
- e. Expenses. Expenses have not been explicitly projected. It is assumed that the originally filed expense assumptions remain appropriate, except that commissions will not be paid on the increased premium.

The above assumptions are based on the experience of American Progressive, industry experience, and judgment. These assumptions are based on the nationwide experience of the particular policy forms in this filing and other similar policy forms where appropriate. The above assumptions are deemed reasonable for the particular policy forms in this filing. The assumptions described above reflect an estimate for the most likely outcome and do not include a margin for moderately adverse conditions.

In establishing the assumptions described in this section, the policy design, underwriting, and claims adjudication practices for the above-listed policies were taken into consideration. Appendix A to this memorandum provides a description of the development of and justification for the assumptions used in this filing.

The company is not currently marketing any other long-term care products. As a result, the requirement to reflect any assumptions that deviate from those used for pricing other policies currently available for sale is not applicable.

6. Marketing Method

The above-listed policy forms were marketed through independent agents and brokers.

7. Underwriting Description

These policies were individually underwritten with selective use of underwriting tools, which may have included the application, attending physician's statement, telephone interview, and face-to-face assessment. Each of the forms may have utilized various underwriting classes.

8. Premiums

Premiums are unisex and payable for life. The premiums may vary according to one or more of the following policy and policyholder attributes: issue age, benefit level, benefit increase option, premium mode, area, underwriting class, marital status, elimination period, maximum benefit, and optional coverages chosen. Two policy forms and riders other than for inflation protection and benefit increases account for approximately 1% of total premium and have been excluded from the projected values.

9. Issue Age Range

Issue ages of in-force policyholders range from 39 to 82.

10. Area Factors

Area factors may have been used in pricing for the above-listed policy forms. It is assumed that the originally filed area factors remain appropriate.

**Actuarial Memorandum
November 22, 2021**

11. Premium Modalization

The following table provides nationwide percent distributions (based on the in-force count as of December 31, 2020) by premium payment mode:

Premium Mode	Percent Distribution
Annual	39%
Semi-Annual	7
Quarterly	12
Monthly	42

12. Reserves

Active life reserves have not been used in this rate increase analysis, except as described in the Supplement to the Actuarial Memorandum. Claim reserves as of December 31, 2020 have been discounted to the actual or assumed date of incurral for each respective claim and included in the historical incurred claims. Incurred but not reported reserve balances as of December 31, 2020 have been allocated to a calendar year of incurral.

13. Trend Assumptions

An explicit medical cost trend is not included in the projections.

14. Actual to Expected Experience

Exhibit I provides a comparison of actual and projected nationwide experience of American Progressive, across the above-listed forms and similar nationwide forms, using current assumptions to that expected using original pricing assumptions. Values in Exhibit I are shown before and after the requested rate increase. Included are calendar year earned premiums restated to reflect the Pennsylvania rate level, incurred claims, end of year lives, annual loss ratios, cumulative loss ratios, and the ratio of actual-to-expected (A:E) loss ratios.

Exhibit II provides A:E lifetime loss ratios by benefit period (three years or less versus more than three years), which are subsets of the actual and expected nationwide experience underlying Exhibit I. The experience for Exhibit II is provided for each rate increase cohort, described in section 17:

- a. Benefit period three years or less
- b. Benefit period over three years

Actual experience is provided from inception through 2020 and then projected on a seriatim basis for 40 years using the current assumptions described above in section 5. The actual and projected experience is based on nationwide premiums restated to reflect prior rate increases filed for use between 2013 and 2021 in Pennsylvania, which average 205%. The after increase projected experience reflects the requested increase described in section 17 applied on a seriatim basis.

Expected experience was developed by projecting the policies in force as of December 31, 2011 back to the year of issue using assumptions developed from actual experience. This proxy for the mix of business sold was then projected forward using the original pricing assumptions for each policy form or, if not available, the original pricing assumptions from another form that was issued during a similar era.

Exhibit III provides the original pricing assumptions which underlie the expected experience described above.

**Actuarial Memorandum
November 22, 2021**

15. History of Previous Rate Revisions

In Pennsylvania, there has been a cumulative rate increase of 205% implemented on these forms. These increases were implemented from 2013 through 2021.

Nationwide, there has been an average cumulative increase of 147% implemented on the above-listed forms and similar forms issued by American Progressive. These increases were filed by state departments of insurance from 1981 through May 2021.

16. Analysis Performed to Consider a Rate Increase

Exhibit I demonstrates that experience has been more adverse from that expected in original pricing as the A:E loss ratio exceeds 1.0. This deterioration is due to emerging experience running more adversely than expected in pricing.

For the business subject to rate stability regulation, an analysis of the aggregate-level projected loss ratio compared to that assumed at the time of original pricing revealed that experience has unfolded more than moderately adverse and crossed the original pricing threshold for which the company could consider a rate increase. At the time rate stability went into effect, American Progressive management determined a rate schedule increase would be considered if experience exhibited a 10% increase in the lifetime loss ratio. As shown in Exhibit I, the aggregate-level actual-to-expected ratio of lifetime loss ratio exceeds 1.10.

17. Requested Rate Increase

The company analyzed nationwide experience by benefit period (BP) cohort to better align the rate increase with the adverse experience. The company is requesting an amount justified on each BP cohort, subject to a 100% maximum. For this purpose a rate increase is considered justified to the extent that the actual-to-expected lifetime loss ratio exceeds 1.00 when historical incurred claims are capped at the expected level. Benefit periods of three years or less are defined as those that do not exceed three years or \$250,000. Based on nationwide experience restated to this state's rate history (as stated below), the company is requesting the increases shown in the following table:

Cohort	Requested Rate Increase
BP three years or less	36%
BP over three years	100%

The company has been actively monitoring experience and requesting increases since 2012 in an effort to alleviate the poor performance on this block of business. Although a larger rate increase is currently supportable based on minimum loss ratio and rate stability regulation, American Progressive is requesting an average 69% rate increase at this time. The primary reason this business is in need of a premium rate increase is emerging experience running more adversely than expected in pricing.

Eight increases have been approved and implemented on the above-listed policy forms and associated riders.

1. A 15% increase was approved in November 2012 and implemented beginning February 2013.
2. A 15% increase was approved in April 2014 and implemented beginning June 2014.
3. A 15% increase was approved in May 2015 and implemented beginning July 2015.
4. A 12% increase was approved in July 2016 and implemented beginning September 2016.
5. A 15% increase was approved in June 2017 and implemented beginning September 2017.
6. A 15% increase was approved in May 2018 and implemented beginning September 2018.
7. The following increase was approved in August 2019 and implemented beginning February 2020.

Issue Era	Approved Increase
Pre-Rate Stability (before 9/16/2002)	10%
Rate Stability (on or after 9/16/2002)	20%

American Progressive Life & Health Insurance Company of New York

**Actuarial Memorandum
November 22, 2021**

8. The following increase was approved in October 2020 and implemented beginning February 2021.

Issue Era	Approved Increase
Pre-Rate Stability (before 9/16/2002)	0%
Rate Stability (on or after 9/16/2002)	20%

No policyholder received more than one increase in a 12-month period.

The requested increase described above is not sufficient to prevent future rate action; however, if a cumulative increase needed to consider rates stable were to be approved, company management has indicated that no future premium rate increases would be anticipated unless experience is more than moderately adverse. Moderately adverse conditions are defined as a 20% increase in the future loss ratio..

18. Demonstration of Satisfaction of Loss Ratio Requirements

Projected experience assuming the requested rate increase is implemented is shown in Exhibits I and II. As shown in Exhibits I and II, the anticipated lifetime loss ratio with the requested rate increase exceeds the 60% minimum required by loss ratio regulation where premiums have been restated to reflect the Pennsylvania rate level.

Exhibit IV provides a demonstration that the requested rate increase meets an alternative 58%/85% test as defined in Pennsylvania Code Title 31 Section 89a.118(g)(2) where the calculation uses the greater of the original anticipated lifetime loss ratio (65%) or 58% when the majority of policies are eligible for contingent benefit upon lapse (CBUL). This exhibit shows that the sum of the accumulated value of incurred claims without the inclusion of active life reserves, and the present value of future projected incurred claims, without the inclusion of active life reserves, will not be less than the sum of the following:

1. Accumulated value of the initial earned premium times 65%,
2. 85% of the accumulated value of prior premium rate schedule increases in Pennsylvania,
3. Present value of future projected initial earned premium times 65%, and
4. 85% of the present value of future projected premium at the Pennsylvania rate level in excess of the projected initial earned premium.

The future projected incurred claims were increased by 20% from the current assumptions described in section 5 to reflect assumptions that include moderately adverse conditions. Historical values are accumulated in Exhibit IV at the average maximum valuation interest rate for contract reserves over the issue period, which is 4.5%. Future values are discounted in Exhibit IV at the maximum valuation interest rate for contract reserves applicable for the year of issue. The values shown in Exhibit IV do not tie to those in Exhibit I because of differences in the interest rates used to accumulate and discount the values.

Current rate tables are enclosed with this memorandum. Additionally, corresponding rate tables reflecting the requested increases are enclosed with this memorandum. As the company is not currently issuing new business, the required statement per Pennsylvania Code Title 31 Section 89a.118 that the renewal premium rate schedules are not greater than new business premium rate schedules is not applicable.

**19. Pennsylvania Average Annual Premium
(Annualized Premium Based on 2020 In-force)**

Cohort	Before Increase	After Increase
BP three years or less	\$3,058	\$4,159
BP over three years	3,969	7,939

These values assume all previously filed premium increases have been implemented.

American Progressive Life & Health Insurance Company of New York

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20. Proposed Effective Date

The rate increase will apply to policies on the next premium billing date on or after the effective date of the rate increase, following a 60-day policyholder notification period after approval, but no sooner than 12 months after the prior rate increase was effective.

21. Nationwide Distribution of Business as of December 31, 2020 (based on in-force insured count)

By Issue Age:

Issue Ages	Percent Distribution
<45	2%
45-49	3
50-54	6
55-59	14
60-64	22
65-69	28
70-74	18
75-79	6
80+	1

By Elimination Period:

Elimination Period	Percent Distribution
0-Day	46%
20-Day	14
30-Day	<1
60-Day	7
90-Day	22
100-Day	11
180-Day	<1

By Benefit Period:

Benefit Period	Percent Distribution
1-Year	2%
2-Year	5
3-Year	18
4-Year	2
5-Year	3
6-Year	1
Lifetime	25
\$50,000	1
\$75,000	<1
\$80,000	2
\$100,000	1
\$150,000	4
\$250,000	6
\$1,000,000	30

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By Inflation Protection Option:

Inflation Option	Percent Distribution
None	12%
Simple for Life 3%	2
Simple for Life 5%	4
Compound for Life 5%	29
Guaranteed Purchase Option	53

By Coverage Type:

Coverage Type	Percent Distribution
Comprehensive	44%
Nursing Home Only	3
Home Health Care Only	53

22. Number of Insureds and Annualized Premium

Based on American Progressive's in-force count as of December 31, 2020, the number of insureds and annualized premium that will be affected by this increase in this jurisdiction and nationwide are:

Jurisdiction	Number of Insureds	Annualized Premium^[1]
Pennsylvania	65	\$225,207
Subject to Loss Ratio Regulation	18	46,283
BP three years or less	11	28,428
BP over three years	7	17,855
Subject to Rate Stability Regulation	47	178,924
BP three years or less	25	81,667
BP over three years	22	97,257
Nationwide	888	\$3,240,768
BP three years or less	351	1,132,730
BP over three years	537	2,108,038

[1] Assuming all premium increases previously filed by departments of insurance as of May 31, 2021 in both the state and nationwide have been implemented

Actuarial Memorandum
November 22, 2021

23. Actuarial Certification

I am a Principal and Consulting Actuary for Milliman, Inc. and retained by Nassau Life and Annuity, an affiliate company of the business, to prepare this memorandum on behalf of American Progressive and to render an opinion with regard to long-term care insurance rates. I am a member of the American Academy of Actuaries. I meet the Academy's qualification standards to render this actuarial opinion and am familiar with the requirements for filing long-term care insurance premiums and rate increases.

This memorandum has been prepared in conformity with all applicable Actuarial Standards of Practice, including Actuarial Standards of Practice No. 8 and 18.

I have relied on data and other information provided by the company to develop this memorandum, including but not limited to management's view of when a change to the rate schedule may be considered, the seriatim in-force data, claim data, and the company's long-term earnings rate used in developing the exhibits. I have not audited or independently verified the data provided, but have reviewed it for reasonableness.

I hereby certify that, to the best of my knowledge and judgment, this rate submission is in compliance with the applicable laws and regulations of Pennsylvania and the rules of the Department.

In my opinion, the rates are not unfairly discriminatory and the gross premiums are not excessive and bear reasonable relationship to the benefits, based on the loss ratio standards of this jurisdiction. This filing will enhance premium adequacy, but may not be sufficient to prevent future rate action. Therefore, rates cannot be certified as required by regulation.

In forming my opinion, I have used actuarial assumptions and actuarial methods (which gave consideration to policy design, underwriting, and claim adjudication) and such tests of the actuarial calculations as I considered necessary. Based on these assumptions, or statutory requirements where necessary, the premium rate filing is in compliance with the loss ratio standards of this jurisdiction. Certain models were developed to estimate future experience, which I have reviewed for consistency, reasonableness, and appropriateness to the intended purpose.

The basis for contract reserves has been previously filed and there is no anticipation of any changes.



Mike Bergerson, FSA, MAAA
Principal and Consulting Actuary, Milliman, Inc.

Date: November 22, 2021

Exhibit I
American Progressive Life & Health Insurance Company of New York
Actual-to-Expected Experience by Calendar Year
Nationwide Experience Before Requested Increase
All Policy Forms
All Benefit Periods

	Calendar Year	Actual or Projected Experience using Current Assumptions				Expected Experience using Pricing Assumptions			Actual-to-Expected Ratio H = C / G	Cumulative Loss Ratios			Annualized Interest Rates ^[2]	
		A Earned Premium ^[1]	B Incurred Claims	C = B / A Incurred Loss Ratio	D End of Year Number of Lives	E Earned Premium	F Incurred Claims	G = F / E Incurred Loss Ratio		I Actual at the Current Rate (on Col C)	J Expected at the Pricing Rate (on Col G)	K = I / J Actual-to-Expected Ratio	L Current Rate	M Pricing Rate
Historical Experience	1987	53,316	5,400	10%		34,859	6,089	17%	0.58	10%	17%	0.58	5.0%	5.5%
	1988	125,497	17,350	14%		70,855	14,852	21%	0.66	13%	20%	0.64	5.0%	5.5%
	1989	146,010	27,507	19%		111,056	38,047	34%	0.55	15%	27%	0.57	4.9%	5.5%
	1990	141,609	33,693	24%		88,484	34,137	39%	0.62	18%	30%	0.59	4.9%	5.5%
	1991	132,897	38,425	29%		75,485	33,275	44%	0.66	20%	33%	0.61	4.8%	5.5%
	1992	124,117	42,333	34%		65,647	33,258	51%	0.67	22%	35%	0.63	4.8%	5.5%
	1993	113,273	45,643	40%		57,004	33,095	58%	0.69	24%	37%	0.65	4.7%	5.5%
	1994	102,209	48,006	47%		49,533	32,844	66%	0.71	26%	39%	0.66	4.6%	5.5%
	1995	91,988	51,006	55%		43,179	32,661	76%	0.73	28%	41%	0.68	4.6%	5.5%
	1996	526,244	137,032	26%		260,335	118,991	46%	0.57	28%	42%	0.65	4.5%	6.5%
	1997	1,395,816	277,659	20%		820,937	323,013	39%	0.51	24%	41%	0.60	4.5%	6.5%
	1998	2,742,353	874,691	32%		1,557,366	631,054	41%	0.79	28%	41%	0.68	4.5%	6.6%
	1999	3,095,715	672,075	22%		2,347,160	1,015,248	43%	0.50	26%	42%	0.62	4.4%	6.6%
	2000	3,932,736	2,998,146	76%		3,462,131	1,522,888	44%	1.74	40%	42%	0.93	4.4%	6.6%
	2001	4,979,089	3,094,798	62%		4,507,414	1,973,354	44%	1.42	43%	43%	1.05	4.5%	6.5%
	2002	5,880,873	5,598,623	95%		5,335,626	2,334,014	44%	2.18	56%	43%	1.30	4.3%	6.5%
	2003	6,592,555	4,837,069	73%		5,958,007	2,551,779	43%	1.71	59%	43%	1.38	4.2%	6.5%
	2004	6,427,301	7,724,087	120%		5,603,022	2,531,331	45%	2.66	68%	44%	1.57	4.1%	6.4%
	2005	5,982,078	5,915,472	99%		4,977,763	2,489,022	50%	1.98	72%	44%	1.62	4.1%	6.4%
	2006	5,553,400	5,824,490	105%		4,448,332	2,449,380	55%	1.90	75%	45%	1.66	4.0%	6.4%
	2007	5,266,652	6,144,855	117%		3,993,643	2,402,832	60%	1.94	78%	46%	1.69	4.0%	6.4%
Projected Future Experience (40 Years)	2008	4,969,690	8,189,944	165%		3,583,748	2,343,350	65%	2.52	84%	47%	1.78	4.0%	6.4%
	2009	4,564,276	13,120,143	287%		3,217,801	2,277,020	71%	4.06	95%	48%	1.97	4.0%	6.4%
	2010	4,226,554	8,598,239	203%		2,874,277	2,203,786	77%	2.65	100%	49%	2.03	4.0%	6.3%
	2011	3,694,553	10,028,276	271%		2,564,985	2,130,428	83%	3.27	107%	50%	2.12	4.0%	6.3%
	2012	3,602,368	6,038,362	168%		2,281,143	2,055,140	90%	1.86	109%	51%	2.13	4.0%	6.3%
	2013	3,688,754	7,314,879	198%		2,018,435	1,978,104	98%	2.02	112%	52%	2.14	4.0%	6.2%
	2014	3,762,176	7,858,590	209%		1,780,037	1,900,640	107%	1.96	115%	53%	2.17	4.1%	6.2%
	2015	3,757,799	4,869,982	130%		1,564,572	1,823,836	117%	1.11	115%	54%	2.14	4.1%	6.1%
	2016	3,788,700	9,477,534	250%		1,370,672	1,749,713	128%	1.96	119%	55%	2.18	4.1%	6.1%
	2017	3,791,372	4,513,682	119%		1,196,924	1,678,452	140%	0.85	119%	55%	2.15	4.1%	6.0%
	2018	3,579,506	5,375,447	150%		1,041,898	1,610,923	155%	0.97	120%	59%	2.14	4.0%	6.0%
	2019	3,489,413	5,859,352	168%		904,186	1,546,606	171%	0.98	121%	57%	2.13	3.8%	5.9%
	2020	3,436,531	4,165,417	121%	888	782,369	1,485,914	190%	0.64	121%	57%	2.11	3.6%	5.8%
	2021	3,678,996	4,620,584	126%	791	675,014	1,428,526	212%	0.59	121%	58%	2.09	3.6%	5.7%
	2022	3,319,803	4,329,762	130%	703	580,752	1,374,597	237%	0.55	121%	58%	2.08	3.6%	5.7%
	2023	2,909,122	4,038,251	139%	622	498,280	1,323,774	266%	0.52	121%	59%	2.06	3.6%	5.6%
	2024	2,536,303	3,751,317	148%	548	426,351	1,274,747	299%	0.49	122%	59%	2.05	3.6%	5.6%
	2025	2,200,930	3,477,704	158%	481	363,811	1,227,817	337%	0.47	122%	60%	2.04	3.6%	5.6%
	2026	1,901,680	3,216,495	169%	420	309,583	1,181,350	382%	0.44	122%	60%	2.03	3.6%	5.5%
	2027	1,636,445	2,970,846	182%	365	262,688	1,135,250	432%	0.42	123%	61%	2.03	3.6%	5.5%
	2028	1,402,746	2,743,490	196%	316	222,242	1,089,776	490%	0.40	123%	61%	2.02	3.7%	5.4%
	2029	1,198,029	2,532,412	211%	273	187,436	1,043,613	557%	0.38	123%	61%	2.02	3.7%	5.4%
	2030	1,019,645	2,338,890	229%	235	157,559	996,634	633%	0.36	124%	62%	2.01	3.7%	5.4%
	2031	864,877	2,157,322	249%	201	131,974	947,552	718%	0.35	124%	62%	2.01	3.8%	5.3%
	2032	731,387	1,986,065	272%	172	110,119	896,017	814%	0.33	125%	62%	2.01	3.8%	5.3%
	2033	616,669	1,827,475	296%	146	91,499	843,155	921%	0.32	125%	62%	2.00	3.8%	5.2%
	2034	518,407	1,678,480	324%	124	75,686	788,815	1042%	0.31	125%	63%	2.00	3.9%	5.2%
	2035	434,483	1,540,056	354%	105	62,300	733,118	1177%	0.30	125%	63%	2.00	3.9%	5.2%
	2036	363,041	1,408,376	388%	89	51,009	675,996	1325%	0.29	126%	63%	2.00	3.9%	5.2%
	2037	302,371	1,281,008	424%	75	41,530	617,649	1487%	0.28	126%	63%	2.00	4.0%	5.1%
	2038	251,041	1,160,715	462%	63	33,605	559,511	1665%	0.28	126%	63%	2.00	4.0%	5.1%
	2039	207,706	1,047,986	505%	52	27,010	502,036	1859%	0.27	126%	63%	2.00	4.0%	5.1%
	2040	171,269	941,370	550%	44	21,557	445,790	2068%	0.27	127%	63%	2.00	4.1%	5.1%
	2041	140,656	839,069	597%	36	17,074	391,616	2294%	0.26	127%	63%	2.00	4.1%	5.1%
	2042	115,043	739,576	643%	30	13,415	339,711	2532%	0.25	127%	64%	2.00	4.2%	5.1%
	2043	93,685	644,878	688%	25	10,451	291,316	2787%	0.25	127%	64%	2.00	4.2%	5.1%
	2044	75,916	557,498	734%	20	8,069	246,777	3058%	0.24	127%	64%	2.00	4.2%	5.1%
	2045	61,213	478,053	781%	16	6,172	206,254	3341%	0.23	127%	64%	2.00	4.3%	5.1%
	2046	49,086	405,148	825%	13	4,676	170,047	3637%	0.23	127%	64%	2.00	4.3%	5.1%
	2047	39,138	336,775	860%	11	3,508	138,029	3935%	0.22	127%	64%	2.00	4.3%	5.1%
	2048	31,005	275,022	887%	9	2,605	110,519	4242%	0.21	127%	64%	2.00	4.4%	5.1%
	2049	24,396	222,235	911%	7	1,915	87,227	4554%	0.20	127%	64%	2.00	4.4%	5.1%
	2050	19,059	177,463	931%	5	1,394	67,850	4867%	0.19	127%	64%	2.00	4.4%	5.2%
	2051	14,774	132,467	944%	4	1,004	52,078	5185%	0.18	127%	64%	2.00	4.4%	5.2%
	2052	11,352	106,576	939%	3	717	39,326	5488%	0.17	127%	64%	2.00	4.4%	5.3%
	2053	8,644	79,349	918%	3	506	29,380	5807%	0.16	127%	64%	2.00	4.4%	5.3%
	2054	6,510	57,751	887%	2	354	21,744	6149%	0.14	127%	64%	2.00	4.5%	5.4%
	2055	4,853	40,629	837%	1	245	15,936	6506%	0.13	127%	64%	2.00	4.5%	5.5%
	2056	3,576	26,989	755%	1	168	11,603	6906%	0.11	127%	64%	2.00	4.5%	5.6%
	2057	2,600	16,277	626%	1	114	8,314	7289%	0.09	127%	64%	2.00	4.5%	5.6%
	2058	1,862	8,592	461%	1	77	5,939	7747%	0.06	127%	64%	2.00	4.5%	5.7%
	2059	1,314	3,669	279%	0	51	4,228	8296%	0.03	127%	64%	2.00	4.5%	5.8%
	2060	912	1,764	193%	0	34	3,007	8958%	0.02	127%	64%	2.00	4.5%	5.9%
History		103,757,419	139,818,208	135%		69,068,885	45,385,075	66%	2.05	121%	57%	2.11		
Future		26,970,540	54,205,806	201%	6,013	4,402,553	21,326,622	484%	0.41	181%	409%	0.44		
Lifetime		130,727,958	194,024,013	148%		73,471,438	66,711,696	91%	1.63	127%	64%	2.00		

[1] Premium restated to reflect the Pennsylvania rate level.

[2] Represents the average interest rate that is used to accumulate or discount for the period between a given calendar year and the valuation date.

Exhibit I
American Progressive Life & Health Insurance Company of New York
Actual-to-Expected Experience by Calendar Year
Nationwide Experience After Requested Increase and Assumed Implementation Date of February 1, 2022
All Policy Forms
All Benefit Periods

		Actual or Projected Experience using Current Assumptions				Expected Experience using Pricing Assumptions			Actual-to- Expected	Cumulative Loss Ratios			Annualized Interest Rates ^[2]	
	Calendar Year	A Earned Premium ^[1]	B Incurred Claims	C = B / A Incurred Loss Ratio	D End of Year Number of Lives	E Earned Premium	F Incurred Claims	G = F / E Incurred Loss Ratio	H = C / G	I Actual at the Current Rate (on Col C)	J Expected at the Pricing Rate (on Col G)	K = I / J Actual-to- Expected Ratio	L Current Rate	M Pricing Rate
Historical Experience	1987	53,316	5,400	10%		34,859	6,089	17%	0.58	10%	17%	0.58	5.0%	5.5%
	1988	125,497	17,350	14%		70,855	14,852	21%	0.66	13%	20%	0.64	5.0%	5.5%
	1989	146,010	27,507	19%		111,056	38,047	34%	0.55	15%	27%	0.57	4.9%	5.5%
	1990	141,609	33,693	24%		88,484	34,137	39%	0.62	18%	30%	0.59	4.9%	5.5%
	1991	132,897	38,425	29%		75,485	33,275	44%	0.66	20%	33%	0.61	4.8%	5.5%
	1992	124,117	42,333	34%		65,647	33,258	51%	0.67	22%	35%	0.63	4.8%	5.5%
	1993	113,273	45,643	40%		57,004	33,095	58%	0.69	24%	37%	0.65	4.7%	5.5%
	1994	102,209	48,006	47%		49,533	32,844	66%	0.71	26%	39%	0.66	4.6%	5.5%
	1995	91,988	51,006	55%		43,179	32,661	76%	0.73	28%	41%	0.68	4.6%	5.5%
	1996	526,244	137,032	26%		260,335	118,991	46%	0.57	28%	42%	0.65	4.5%	6.5%
	1997	1,395,816	277,659	20%		820,937	323,013	39%	0.51	24%	41%	0.60	4.5%	6.5%
	1998	2,742,353	874,691	32%		1,557,366	631,054	41%	0.79	28%	41%	0.68	4.5%	6.6%
	1999	3,095,715	672,075	22%		2,347,160	1,015,248	43%	0.50	26%	42%	0.62	4.4%	6.6%
	2000	3,932,736	2,998,146	76%		3,462,131	1,522,888	44%	1.74	40%	42%	0.93	4.4%	6.6%
	2001	4,979,085	3,094,798	62%		4,507,414	1,973,354	44%	1.42	43%	43%	1.05	4.5%	6.5%
	2002	5,880,873	5,598,623	95%		5,335,626	2,334,014	44%	2.18	56%	43%	1.30	4.3%	6.5%
	2003	6,592,555	4,837,069	73%		5,958,007	2,551,779	43%	1.71	59%	43%	1.38	4.2%	6.5%
	2004	6,427,301	7,724,087	120%		5,603,022	2,531,331	45%	2.66	68%	44%	1.57	4.1%	6.4%
	2005	5,982,078	5,915,472	99%		4,977,763	2,489,022	50%	1.98	72%	44%	1.62	4.1%	6.4%
	2006	5,553,400	5,824,490	105%		4,448,332	2,449,380	55%	1.90	75%	45%	1.66	4.0%	6.4%
	2007	5,266,652	6,144,855	117%		3,993,643	2,402,832	60%	1.94	78%	46%	1.69	4.0%	6.4%
Projected Future Experience (40 Years)	2008	4,969,690	8,189,944	165%		3,583,748	2,343,350	65%	2.52	84%	47%	1.78	4.0%	6.4%
	2009	4,564,276	13,120,143	287%		3,217,801	2,277,020	71%	4.06	95%	48%	1.97	4.0%	6.4%
	2010	4,226,554	8,598,239	203%		2,874,277	2,203,786	77%	2.65	100%	49%	2.03	4.0%	6.3%
	2011	3,694,553	10,028,276	271%		2,564,985	2,130,428	83%	3.27	107%	50%	2.12	4.0%	6.3%
	2012	3,602,368	6,038,362	168%		2,281,143	2,055,140	90%	1.86	109%	51%	2.13	4.0%	6.3%
	2013	3,688,754	7,314,879	198%		2,018,435	1,978,104	98%	2.02	112%	52%	2.14	4.0%	6.2%
	2014	3,762,176	7,858,590	209%		1,780,037	1,900,640	107%	1.96	115%	53%	2.17	4.1%	6.2%
	2015	3,757,799	4,869,982	130%		1,564,572	1,823,836	117%	1.11	115%	54%	2.14	4.1%	6.1%
	2016	3,788,700	9,477,534	250%		1,370,672	1,749,713	128%	1.96	119%	55%	2.18	4.1%	6.1%
	2017	3,791,372	4,513,662	119%		1,196,924	1,678,452	140%	0.85	119%	55%	2.15	4.1%	6.0%
	2018	3,579,506	5,375,447	150%		1,041,898	1,610,923	155%	0.97	120%	56%	2.14	4.0%	6.0%
	2019	5,489,413	5,489,352	168%		904,186	1,546,606	171%	0.98	121%	57%	2.13	3.8%	5.9%
	2020	3,436,531	4,165,417	121%	888	782,369	1,485,914	190%	0.64	121%	57%	2.11	3.6%	5.8%
	2021	3,678,996	4,620,584	126%	791	675,014	1,428,526	212%	0.59	121%	58%	2.09	3.6%	5.7%
	2022	3,965,923	4,244,427	107%	678	580,752	1,374,597	237%	0.45	121%	58%	2.07	3.6%	5.7%
	2023	4,526,493	3,821,090	84%	597	498,280	1,323,774	266%	0.32	120%	59%	2.04	3.6%	5.6%
	2024	3,961,006	3,540,478	89%	526	426,351	1,274,747	299%	0.30	119%	59%	2.01	3.6%	5.6%
	2025	3,441,059	3,275,138	95%	461	363,811	1,227,817	337%	0.28	119%	60%	1.99	3.6%	5.6%
	2026	2,976,816	3,022,571	102%	403	309,583	1,181,350	382%	0.27	119%	60%	1.97	3.6%	5.5%
	2027	2,565,073	2,785,719	109%	351	262,688	1,135,250	432%	0.25	119%	61%	1.96	3.6%	5.5%
	2028	2,202,055	2,567,278	117%	304	222,242	1,089,776	490%	0.24	119%	61%	1.95	3.7%	5.4%
	2029	1,883,813	2,365,118	126%	262	187,436	1,043,613	557%	0.23	119%	61%	1.94	3.7%	5.4%
	2030	1,606,258	2,180,051	136%	225	157,559	996,634	633%	0.21	119%	62%	1.93	3.7%	5.4%
	2031	1,365,156	2,006,778	147%	193	131,974	947,552	718%	0.20	119%	62%	1.92	3.8%	5.3%
	2032	1,156,940	1,843,887	159%	165	110,119	896,017	814%	0.20	119%	62%	1.92	3.8%	5.3%
	2033	977,719	1,693,445	173%	140	91,499	843,155	921%	0.19	119%	62%	1.91	3.8%	5.2%
	2034	823,926	1,552,868	188%	119	75,686	788,815	1042%	0.18	119%	63%	1.91	3.9%	5.2%
	2035	692,284	1,421,816	205%	101	62,300	733,118	1177%	0.17	119%	63%	1.90	3.9%	5.2%
	2036	579,963	1,297,899	224%	85	51,009	675,996	1325%	0.17	120%	63%	1.90	3.9%	5.2%
	2037	484,330	1,178,526	243%	71	41,530	617,649	1487%	0.16	120%	63%	1.90	4.0%	5.1%
	2038	403,202	1,066,148	264%	60	33,605	559,511	1665%	0.16	120%	63%	1.90	4.0%	5.1%
	2039	334,507	961,122	287%	50	27,010	502,036	1859%	0.15	120%	63%	1.90	4.0%	5.1%
	2040	276,578	862,020	312%	42	21,557	445,790	2068%	0.15	120%	63%	1.90	4.1%	5.1%
	2041	227,755	767,233	337%	35	17,074	391,616	2294%	0.15	120%	63%	1.89	4.1%	5.1%
	2042	186,774	675,353	362%	29	13,415	339,711	2532%	0.14	120%	64%	1.89	4.2%	5.1%
	2043	152,495	588,139	386%	24	10,451	291,316	2787%	0.14	120%	64%	1.89	4.2%	5.1%
	2044	123,888	507,823	410%	19	8,069	246,777	3058%	0.13	120%	64%	1.89	4.2%	5.1%
	2045	100,143	434,946	434%	16	6,172	206,254	3341%	0.13	121%	64%	1.89	4.3%	5.1%
	2046	80,499	368,227	457%	13	4,676	170,047	3637%	0.13	121%	64%	1.89	4.3%	5.1%
	2047	64,340	305,796	475%	10	3,508	138,029	3935%	0.12	121%	64%	1.89	4.3%	5.1%
	2048	51,088	249,524	488%	8	2,605	110,519	4242%	0.12	121%	64%	1.89	4.4%	5.1%
	2049	40,288	201,469	500%	7	1,915	87,227	4554%	0.11	121%	64%	1.89	4.4%	5.1%
	2050	31,542	160,788	510%	5	1,394	67,850	4867%	0.10	121%	64%	1.89	4.4%	5.2%
	2051	24,502	126,278	515%	4	1,004	52,078	5185%	0.10	121%	64%	1.89	4.4%	5.2%
	2052	18,866	96,445	511%	3	717	39,326	5488%	0.09	121%	64%	1.89	4.4%	5.3%
	2053	14,393	71,778	499%	2	506	29,380	5807%	0.09	121%	64%	1.89	4.4%	5.3%
	2054	10,860	52,219	481%	2	354	21,744	6149%	0.08	121%	64%	1.89	4.5%	5.4%
	2055	8,113	36,730	453%	1	245	15,936	6506%	0.07	121%	64%	1.89	4.5%	5.5%
	2056	5,990	24,405	407%	1	168	11,603	6906%	0.06	121%	64%	1.89	4.5%	5.6%
	2057	4,363	14,734	338%	1	114	8,314	7289%	0.05	121%	64%	1.89	4.5%	5.6%
	2058	3,131	7,799	249%	1	77	5,939	7747%	0.03	121%	64%	1.89	4.5%	5.7%
	2059	2,213	3,354	152%	0	51	4,228	8296%	0.02	121%	64%	1.89	4.5%	5.8%
	2060	1,540	1,622	105%	0	34	3,007	8958%	0.01	121%	64%	1.89	4.5%	5.9%
History		103,757,419	139,818,208	135%		69,068,885	45,385,075	66%	2.05	121%	57%	2.11		
Future		39,054,880	51,001,624	131%	5,805	4,402,553	21,326,622	484%	0.27	120%	409%	0.29		
Lifetime		142,812,298	190,819,832	134%		73,471,438	66,711,696	91%	1.47	121%	64%	1.89		

[1] Premium restated to reflect the Pennsylvania rate level.

[2] Represents the average interest rate that is used to accumulate or discount for the period between a given calendar year and the valuation date.

Exhibit IIa
American Progressive Life & Health Insurance Company of New York
Actual-to-Expected Experience by Calendar Year
Nationwide Experience Before Requested Increase
All Policy Forms
Benefit Period Three Years or Less

	Calendar Year	Actual or Projected Experience using Current Assumptions				Expected Experience using Pricing Assumptions			Actual-to-Expected H = C / G	Cumulative Loss Ratios			Annualized Interest Rates ^[2]	
		A	B	C = B / A	D	E	F	G = F / E		I	J	K = I / J	L	M
		Earned Premium ^[1]	Incurred Claims	Incurred Loss Ratio	End of Year Number of Lives	Earned Premium	Incurred Claims	Incurred Loss Ratio	Actual-to-Expected Ratio	Actual at the Current Rate (on Col C)	Expected at the Pricing Rate (on Col G)	Actual-to-Expected Ratio	Current Rate	Pricing Rate
Historical Experience	1987	63,316	5,400	10%		34,859	6,089	17%	0.58	10%	17%	0.58	5.0%	5.5%
	1988	125,497	17,350	14%		70,855	14,852	21%	0.66	13%	20%	0.64	5.0%	5.5%
	1989	146,010	27,507	19%		111,056	38,047	34%	0.55	15%	27%	0.57	4.9%	5.5%
	1990	141,609	33,693	24%		88,484	34,137	39%	0.62	18%	30%	0.59	4.9%	5.5%
	1991	132,897	38,425	29%		75,485	33,275	44%	0.66	20%	33%	0.61	4.8%	5.5%
	1992	124,117	42,333	34%		65,647	33,258	51%	0.67	22%	35%	0.63	4.8%	5.5%
	1993	113,273	45,643	40%		57,004	33,095	58%	0.69	24%	37%	0.65	4.7%	5.5%
	1994	102,209	48,006	47%		49,533	32,844	66%	0.71	26%	39%	0.66	4.6%	5.5%
	1995	91,988	51,006	55%		43,179	32,661	76%	0.73	28%	41%	0.68	4.6%	5.5%
	1996	340,938	130,229	38%		208,758	106,175	51%	0.75	30%	43%	0.69	4.5%	6.4%
	1997	841,304	275,371	33%		549,646	242,864	44%	0.74	31%	44%	0.71	4.5%	6.4%
	1998	1,595,133	355,917	22%		814,038	358,266	44%	0.51	28%	44%	0.64	4.5%	6.5%
	1999	1,609,865	523,837	33%		1,026,890	468,487	46%	0.71	29%	44%	0.66	4.4%	6.6%
	2000	1,831,969	647,395	35%		1,372,194	617,896	45%	0.78	30%	44%	0.68	4.4%	6.5%
	2001	2,153,515	1,270,827	59%		1,728,866	749,491	43%	0.36	36%	44%	0.81	4.3%	6.4%
	2002	2,541,263	741,063	29%		2,027,632	843,740	42%	0.70	35%	44%	0.79	4.3%	6.4%
	2003	2,846,017	1,857,070	65%		2,305,203	912,740	40%	1.65	40%	43%	0.92	4.2%	6.4%
	2004	2,814,993	805,742	29%		2,241,437	924,812	41%	0.69	38%	43%	0.89	4.1%	6.4%
	2005	2,594,038	2,229,255	86%		1,973,419	916,701	46%	1.85	43%	43%	1.00	4.1%	6.3%
	2006	2,343,892	2,201,224	94%		1,736,399	904,958	52%	1.80	47%	44%	1.07	4.0%	6.3%
	2007	2,210,214	1,008,597	46%		1,540,057	887,962	58%	0.79	47%	45%	1.05	4.0%	6.3%
Projected Future Experience (40 Years)	2008	2,057,669	2,107,184	102%		1,366,924	864,177	63%	1.62	50%	46%	1.10	4.0%	6.3%
	2009	1,838,610	2,102,586	114%		1,217,536	838,919	69%	1.66	53%	47%	1.14	4.0%	6.2%
	2010	1,682,528	1,179,776	70%		1,082,056	814,051	75%	0.93	54%	48%	1.14	4.0%	6.2%
	2011	1,483,650	1,096,280	74%		961,873	791,143	82%	0.90	55%	48%	1.13	4.0%	6.2%
	2012	1,419,367	1,123,813	79%		853,480	769,732	90%	0.88	55%	49%	1.12	4.0%	6.1%
	2013	1,386,995	1,259,071	91%		755,659	749,948	99%	0.91	56%	50%	1.12	4.0%	6.0%
	2014	1,402,901	1,636,548	117%		667,483	731,426	110%	1.06	58%	51%	1.13	4.1%	6.0%
	2015	1,397,817	935,072	67%		588,173	714,018	121%	0.55	58%	52%	1.12	4.1%	5.9%
	2016	1,367,667	1,561,425	114%		517,042	697,986	135%	0.85	59%	53%	1.13	4.1%	5.8%
	2017	1,401,889	1,518,352	108%		453,414	683,713	151%	0.72	60%	53%	1.13	4.1%	5.7%
	2018	1,336,423	1,578,288	118%		396,636	670,910	169%	0.70	61%	54%	1.14	4.1%	5.7%
	2019	1,293,032	1,126,277	87%		346,110	658,702	190%	0.46	62%	55%	1.13	3.8%	5.6%
	2020	1,214,350	1,207,897	99%	351	301,258	647,084	215%	0.46	62%	55%	1.13	3.6%	5.5%
	2021	1,305,531	1,309,019	100%	309	261,517	635,198	243%	0.41	63%	56%	1.12	3.6%	5.4%
	2022	1,173,259	1,258,618	107%	272	226,384	622,948	275%	0.39	64%	57%	1.12	3.6%	5.4%
	2023	1,018,393	1,207,229	119%	238	195,396	610,318	312%	0.38	64%	57%	1.12	3.6%	5.3%
	2024	878,749	1,150,328	131%	208	168,115	596,296	355%	0.37	65%	58%	1.12	3.6%	5.3%
	2025	753,760	1,089,884	145%	180	144,152	580,733	403%	0.36	65%	58%	1.12	3.6%	5.3%
	2026	642,927	1,024,528	159%	155	123,148	562,879	457%	0.35	66%	59%	1.12	3.6%	5.2%
	2027	545,310	957,969	176%	133	104,780	543,078	518%	0.34	67%	59%	1.12	3.6%	5.2%
	2028	459,834	893,776	194%	113	88,763	521,774	588%	0.33	67%	60%	1.12	3.7%	5.2%
	2029	385,515	829,365	215%	96	74,833	497,773	665%	0.32	68%	60%	1.12	3.7%	5.2%
	2030	321,334	764,358	238%	81	62,760	471,661	752%	0.32	68%	61%	1.12	3.7%	5.1%
	2031	266,320	699,105	263%	68	52,335	443,263	847%	0.31	68%	61%	1.12	3.8%	5.1%
	2032	219,474	635,983	290%	57	43,374	413,315	953%	0.30	69%	61%	1.12	3.8%	5.1%
	2033	179,871	576,045	320%	47	35,709	382,515	1071%	0.30	69%	62%	1.12	3.8%	5.1%
	2034	148,054	518,054	353%	39	28,189	350,802	1202%	0.29	69%	62%	1.12	3.9%	5.1%
	2035	118,852	462,337	389%	32	23,679	318,725	1346%	0.29	70%	62%	1.12	3.9%	5.0%
	2036	95,826	409,772	428%	26	19,057	286,620	1504%	0.28	70%	62%	1.12	3.9%	5.0%
	2037	76,840	360,812	470%	21	15,209	255,142	1678%	0.28	70%	62%	1.12	4.0%	5.0%
	2038	61,281	315,776	515%	17	12,030	224,577	1867%	0.28	70%	62%	1.12	4.0%	5.0%
	2039	48,613	274,813	565%	14	9,428	195,280	2071%	0.27	70%	63%	1.12	4.0%	5.0%
	2040	38,352	236,466	617%	11	7,317	167,606	2291%	0.27	70%	63%	1.12	4.1%	5.0%
	2041	30,084	201,915	671%	9	5,621	142,022	2527%	0.27	71%	63%	1.12	4.1%	5.0%
	2042	23,469	170,637	727%	7	4,274	118,642	2776%	0.26	71%	63%	1.12	4.2%	5.0%
	2043	18,197	142,744	784%	6	3,214	97,745	3041%	0.26	71%	63%	1.12	4.2%	5.0%
	2044	14,020	118,020	842%	5	2,391	79,306	3317%	0.25	71%	63%	1.12	4.2%	5.0%
	2045	10,730	96,556	900%	4	1,758	63,220	3596%	0.25	71%	63%	1.13	4.3%	5.0%
	2046	8,151	78,339	961%	3	1,277	49,522	3877%	0.25	71%	63%	1.13	4.3%	5.0%
	2047	6,145	62,626	1019%	2	918	38,104	4153%	0.25	71%	63%	1.13	4.3%	5.0%
	2048	4,595	49,554	1078%	2	651	28,753	4416%	0.24	71%	63%	1.13	4.4%	5.1%
	2049	3,407	38,645	1134%	1	457	21,314	4665%	0.24	71%	63%	1.13	4.4%	5.1%
	2050	2,504	29,956	1197%	1	317	15,438	4873%	0.25	71%	63%	1.13	4.4%	5.1%
	2051	1,821	23,091	1268%	1	217	10,945	5039%	0.25	71%	63%	1.13	4.4%	5.2%
	2052	1,312	17,332	1321%	1	148	7,668	5127%	0.26	71%	63%	1.13	4.4%	5.2%
	2053	934	12,851	1377%	0	99	5,126	5160%	0.27	71%	63%	1.13	4.4%	5.3%
	2054	655	9,297	1420%	0	66	3,406	5137%	0.28	71%	63%	1.13	4.5%	5.4%
	2055	452	6,613	1464%	0	44	2,207	5016%	0.29	71%	63%	1.13	4.5%	5.4%
	2056	306	4,602	1505%	0	29	1,421	4901%	0.31	71%	63%	1.13	4.5%	5.5%
	2057	202	3,085	1524%	0	19	903	4775%	0.32	71%	63%	1.13	4.5%	5.6%
	2058	131	2,009	1534%	0	12	566	4610%	0.33	71%	63%	1.13	4.5%	5.6%
	2059	82	1,262	1533%	0	8	352	4474%	0.34	71%	63%	1.13	4.5%	5.7%
	2060	50	761	1513%	0	5	220	4434%	0.34	71%	63%	1.13	4.5%	5.8%
History		44,036,754	30,788,459	70%		27,626,283	17,824,159	65%	1.08	62%	55%	1.13		
Future		8,863,894	16,044,130	181%	2,159	1,718,700	9,367,284	545%	0.33	163%	469%	0.35		
Lifetime		52,900,649	46,832,588	89%		29,346,982	27,191,442	93%	0.96	71%	63%	1.13		

[1] Premium restated to reflect the Pennsylvania rate level.

[2] Represents the average interest rate that is used to accumulate or discount for the period between a given calendar year and the valuation date.

Exhibit IIa
American Progressive Life & Health Insurance Company of New York
Actual-to-Expected Experience by Calendar Year
Nationwide Experience After Requested Increase and Assumed Implementation Date of February 1, 2022
All Policy Forms
Benefit Period Three Years or Less

		Actual or Projected Experience using Current Assumptions				Expected Experience using Pricing Assumptions			Actual-to- Expected	Cumulative Loss Ratios			Annualized Interest Rates ⁽²⁾	
	Calendar Year	A Earned Premium ⁽¹⁾	B Incurred Claims	C = B / A Incurred Loss Ratio	D End of Year Number of Lives	E Earned Premium	F Incurred Claims	G = F / E Incurred Loss Ratio	H = C / G	I Actual at the Current Rate (on Col C)	J Expected at the Pricing Rate (on Col G)	K = I / J Actual-to- Expected Ratio	L Current Rate	M Pricing Rate
Historical Experience	1987	63,316	5,400	10%		34,859	6,089	17%	0.58	10%	17%	0.58	5.0%	5.5%
	1988	125,497	17,350	14%		70,855	14,852	21%	0.66	13%	20%	0.64	5.0%	5.5%
	1989	146,010	27,507	19%		111,056	38,047	34%	0.55	15%	27%	0.57	4.9%	5.5%
	1990	141,609	33,693	24%		88,484	34,137	39%	0.62	18%	30%	0.59	4.9%	5.5%
	1991	132,897	38,425	29%		75,485	33,275	44%	0.66	20%	33%	0.61	4.8%	5.5%
	1992	124,117	42,333	34%		65,647	33,258	51%	0.67	22%	35%	0.63	4.8%	5.5%
	1993	113,273	45,643	40%		57,004	33,095	58%	0.69	24%	37%	0.65	4.7%	5.5%
	1994	102,209	48,006	47%		49,533	32,844	66%	0.71	26%	39%	0.66	4.6%	5.5%
	1995	91,988	51,006	55%		43,179	32,661	76%	0.73	28%	41%	0.68	4.6%	5.5%
	1996	340,938	130,229	38%		208,758	106,175	51%	0.75	30%	43%	0.69	4.5%	6.4%
	1997	841,304	275,371	33%		549,646	242,864	44%	0.74	31%	44%	0.71	4.5%	6.4%
	1998	1,595,133	355,917	22%		814,038	358,266	44%	0.51	28%	44%	0.64	4.5%	6.5%
	1999	1,609,865	523,837	33%		1,026,890	468,487	46%	0.71	29%	44%	0.66	4.4%	6.6%
	2000	1,831,969	647,395	35%		1,372,194	617,896	45%	0.78	30%	44%	0.68	4.4%	6.5%
	2001	2,153,515	1,270,827	59%		1,728,966	749,491	43%	1.36	36%	44%	0.81	4.3%	6.4%
	2002	2,541,263	741,063	29%		2,027,632	843,740	42%	0.70	35%	44%	0.79	4.3%	6.4%
	2003	2,846,017	1,857,070	65%		2,305,203	912,740	40%	1.65	40%	43%	0.92	4.2%	6.4%
	2004	2,814,993	805,742	29%		2,241,437	924,812	41%	0.69	38%	43%	0.89	4.1%	6.4%
	2005	2,594,038	2,229,255	86%		1,973,419	916,701	46%	1.85	43%	43%	1.00	4.1%	6.3%
	2006	2,343,892	2,201,224	94%		1,736,399	904,958	52%	1.80	47%	44%	1.07	4.0%	6.3%
	2007	2,210,214	1,008,597	46%		1,540,057	887,962	58%	0.79	47%	45%	1.05	4.0%	6.3%
Projected Future Experience (40 Years)	2008	2,057,669	2,107,184	102%		1,366,924	864,177	63%	1.62	50%	46%	1.10	4.0%	6.3%
	2009	1,838,610	2,102,586	114%		1,217,536	838,919	69%	1.66	53%	47%	1.14	4.0%	6.2%
	2010	1,682,528	1,179,776	70%		1,082,056	814,051	75%	0.93	54%	48%	1.14	4.0%	6.2%
	2011	1,483,650	1,096,280	74%		961,873	791,143	82%	0.90	55%	48%	1.13	4.0%	6.2%
	2012	1,419,367	1,123,813	79%		853,480	769,732	90%	0.88	55%	49%	1.12	4.0%	6.1%
	2013	1,386,995	1,259,071	91%		755,659	749,948	99%	0.91	56%	50%	1.12	4.0%	6.0%
	2014	1,402,901	1,636,548	117%		667,483	731,426	110%	1.06	58%	51%	1.13	4.1%	6.0%
	2015	1,397,817	935,072	67%		588,173	714,018	121%	0.55	58%	52%	1.12	4.1%	5.9%
	2016	1,367,667	1,561,425	114%		517,042	697,986	135%	0.85	59%	53%	1.13	4.1%	5.8%
	2017	1,401,889	1,518,352	108%		453,414	683,713	151%	0.72	60%	53%	1.13	4.1%	5.7%
	2018	1,336,429	1,578,288	118%		396,636	670,910	169%	0.70	61%	54%	1.14	4.1%	5.7%
	2019	1,293,032	1,126,277	87%		346,110	658,702	190%	0.46	62%	55%	1.13	3.9%	5.6%
	2020	1,214,350	1,207,897	99%	351	301,258	647,084	215%	0.46	62%	55%	1.13	3.6%	5.5%
	2021	1,305,531	1,309,019	100%	309	261,517	635,198	243%	0.41	63%	56%	1.12	3.6%	5.4%
	2022	1,287,736	1,244,202	97%	266	226,384	622,948	275%	0.35	64%	57%	1.12	3.6%	5.4%
	2023	1,299,846	1,171,461	90%	232	195,396	610,318	312%	0.29	64%	57%	1.11	3.6%	5.3%
	2024	1,123,273	1,114,983	99%	202	168,115	596,296	355%	0.28	64%	58%	1.11	3.6%	5.3%
	2025	963,504	1,055,352	110%	175	144,152	580,733	403%	0.27	65%	58%	1.11	3.6%	5.3%
	2026	821,831	991,097	121%	151	123,148	562,879	457%	0.26	65%	59%	1.11	3.6%	5.2%
	2027	697,051	925,820	133%	130	104,780	543,078	518%	0.26	66%	59%	1.10	3.6%	5.2%
	2028	587,789	862,991	147%	110	88,763	521,774	588%	0.25	66%	60%	1.10	3.7%	5.2%
	2029	492,790	800,106	162%	94	74,833	497,773	665%	0.24	66%	60%	1.10	3.7%	5.2%
	2030	410,750	736,794	179%	79	62,760	471,661	752%	0.24	67%	61%	1.10	3.7%	5.1%
	2031	340,427	673,376	198%	66	52,335	443,263	847%	0.23	67%	61%	1.10	3.8%	5.1%
	2032	280,546	612,135	218%	55	43,374	413,315	953%	0.23	67%	61%	1.10	3.8%	5.1%
	2033	229,922	554,073	241%	46	35,709	382,515	1071%	0.22	68%	62%	1.10	3.8%	5.1%
	2034	187,402	497,964	266%	38	28,189	350,802	1202%	0.22	68%	62%	1.10	3.9%	5.1%
	2035	151,925	444,176	292%	31	23,679	318,725	1346%	0.22	68%	62%	1.10	3.9%	5.0%
	2036	122,490	393,476	321%	25	19,057	286,620	1504%	0.21	68%	62%	1.10	3.9%	5.0%
	2037	98,221	346,303	353%	21	15,209	255,142	1678%	0.21	69%	62%	1.10	4.0%	5.0%
	2038	78,333	302,948	387%	17	12,030	224,577	1867%	0.21	69%	62%	1.10	4.0%	5.0%
	2039	62,140	263,545	424%	14	9,428	195,280	2071%	0.20	69%	63%	1.10	4.0%	5.0%
	2040	49,024	226,691	462%	11	7,317	167,606	2291%	0.20	69%	63%	1.10	4.1%	5.0%
	2041	38,456	193,508	503%	9	5,621	142,022	2527%	0.20	69%	63%	1.10	4.1%	5.0%
	2042	30,000	163,486	545%	7	4,274	118,642	2776%	0.20	69%	63%	1.10	4.2%	5.0%
	2043	23,261	136,727	588%	6	3,214	97,745	3041%	0.19	69%	63%	1.10	4.2%	5.0%
	2044	17,921	113,020	631%	4	2,391	79,306	3317%	0.19	69%	63%	1.10	4.2%	5.0%
	2045	13,715	92,448	674%	3	1,758	63,220	3596%	0.19	69%	63%	1.10	4.3%	5.0%
	2046	10,420	74,993	720%	3	1,277	49,522	3877%	0.19	69%	63%	1.10	4.3%	5.0%
	2047	7,855	59,942	763%	2	918	38,104	4153%	0.18	69%	63%	1.10	4.3%	5.0%
	2048	5,873	47,424	807%	2	651	28,753	4416%	0.18	69%	63%	1.10	4.4%	5.1%
	2049	4,355	36,980	849%	1	457	21,314	4665%	0.18	69%	63%	1.10	4.4%	5.1%
	2050	3,200	28,663	896%	1	317	15,438	4873%	0.18	69%	63%	1.10	4.4%	5.1%
	2051	2,329	22,092	949%	1	217	10,945	5039%	0.19	69%	63%	1.10	4.4%	5.2%
	2052	1,677	16,561	989%	1	148	7,668	5127%	0.19	69%	63%	1.10	4.4%	5.2%
	2053	1,193	12,293	1030%	0	99	5,126	5160%	0.20	69%	63%	1.10	4.4%	5.3%
	2054	837	8,893	1062%	0	66	3,406	5137%	0.21	69%	63%	1.10	4.5%	5.4%
	2055	577	6,325	1096%	0	44	2,207	5016%	0.22	69%	63%	1.10	4.5%	5.4%
	2056	391	4,401	1126%	0	29	1,421	4901%	0.23	69%	63%	1.10	4.5%	5.5%
	2057	259	2,950	1140%	0	19	903	4775%	0.24	69%	63%	1.10	4.5%	5.6%
	2058	167	1,921	1148%	0	12	566	4610%	0.25	69%	63%	1.10	4.5%	5.6%
	2059	105	1,207	1146%	0	8	352	4474%	0.26	69%	63%	1.10	4.5%	5.7%
	2060	64	727	1132%	0	5	220	4434%	0.26	69%	63%	1.10	4.5%	5.8%
History		44,036,754	30,788,459	70%		27,626,283	17,824,159	65%	1.08	62%	55%	1.13		
Future		10,753,188	15,551,110	145%	2,114	1,718,700	9,367,284	545%	0.27	131%	469%	0.28		
Lifetime		54,789,942	46,339,569	85%		29,346,982	27,191,442	93%	0.91	69%	63%	1.10		

[1] Premium restated to reflect the Pennsylvania rate level.

[2] Represents the average interest rate that is used to accumulate or discount for the period between a given calendar year and the valuation date.

Exhibit IIB
American Progressive Life & Health Insurance Company of New York
Actual-to-Expected Experience by Calendar Year
Nationwide Experience Before Requested Increase
All Policy Forms
Benefit Period Over Three Years

	Calendar Year	Actual or Projected Experience using Current Assumptions				Expected Experience using Pricing Assumptions			Actual-to-Expected H = C / G	Cumulative Loss Ratios			Annualized Interest Rates ⁽²⁾	
		A Earned Premium ⁽¹⁾	B Incurred Claims	C = B / A Incurred Loss Ratio	D End of Year Number of Lives	E Earned Premium	F Incurred Claims	G = F / E Incurred Loss Ratio		I Actual at the Current Rate (on Col C)	J Expected at the Pricing Rate (on Col G)	K = I / J Actual-to-Expected Ratio	L Current Rate	M Pricing Rate
Historical Experience	1987	0	0	0%		0	0	0%	0.00	0%	0%	0.00	5.0%	0.0%
	1988	0	0	0%		0	0	0%	0.00	0%	0%	0.00	5.0%	0.0%
	1989	0	0	0%		0	0	0%	0.00	0%	0%	0.00	4.9%	0.0%
	1990	0	0	0%		0	0	0%	0.00	0%	0%	0.00	4.9%	0.0%
	1991	0	0	0%		0	0	0%	0.00	0%	0%	0.00	4.8%	0.0%
	1992	0	0	0%		0	0	0%	0.00	0%	0%	0.00	4.8%	0.0%
	1993	0	0	0%		0	0	0%	0.00	0%	0%	0.00	4.7%	0.0%
	1994	0	0	0%		0	0	0%	0.00	0%	0%	0.00	4.6%	0.0%
	1995	0	0	0%		0	0	0%	0.00	0%	0%	0.00	4.6%	0.0%
	1996	185,306	6,804	4%		51,577	12,816	25%	0.15	4%	25%	0.15	4.5%	6.7%
	1997	554,512	2,288	0%		271,291	80,149	30%	0.01	1%	29%	0.04	4.5%	6.7%
	1998	1,147,220	518,774	45%		743,328	272,788	37%	1.23	27%	34%	0.79	4.5%	6.7%
	1999	1,485,850	148,239	10%		1,320,269	546,761	41%	0.24	20%	38%	0.52	4.4%	6.6%
	2000	2,100,767	2,350,751	112%		2,109,937	904,992	43%	2.61	53%	40%	1.32	4.4%	6.6%
	2001	2,825,567	1,823,971	65%		2,778,546	1,223,863	44%	1.47	57%	42%	1.36	4.4%	6.6%
	2002	3,339,610	4,857,560	145%		3,307,994	1,480,274	45%	3.23	80%	43%	1.87	4.3%	6.5%
	2003	3,746,537	2,979,998	80%		3,652,804	1,639,039	45%	1.77	80%	43%	1.85	4.2%	6.5%
	2004	3,612,308	6,918,345	192%		3,361,585	1,606,519	48%	4.01	98%	44%	2.23	4.1%	6.5%
	2005	3,388,041	3,686,217	109%		3,004,344	1,572,321	52%	2.08	100%	45%	2.21	4.1%	6.5%
	2006	3,209,508	3,623,267	113%		2,711,933	1,544,422	57%	1.98	101%	46%	2.19	4.0%	6.5%
	2007	3,056,439	5,136,257	168%		2,453,586	1,514,869	62%	2.72	107%	47%	2.26	4.0%	6.5%
Projected Future Experience (40 Years)	2008	2,912,021	6,082,760	209%		2,216,824	1,479,173	67%	3.13	115%	49%	2.36	4.0%	6.5%
	2009	2,725,666	11,017,557	404%		2,000,265	1,438,102	72%	5.62	133%	50%	2.67	4.0%	6.4%
	2010	2,544,026	7,418,463	292%		1,792,221	1,389,734	78%	3.76	141%	51%	2.78	4.0%	6.4%
	2011	2,210,903	8,931,996	404%		1,603,113	1,339,285	84%	4.84	152%	52%	2.95	4.0%	6.4%
	2012	2,183,001	4,914,550	225%		1,427,664	1,285,409	90%	2.50	155%	53%	2.95	4.0%	6.4%
	2013	2,301,760	6,055,809	263%		1,262,776	1,228,156	97%	2.71	159%	54%	2.97	4.0%	6.3%
	2014	2,359,276	6,222,042	264%		1,112,555	1,169,213	105%	2.51	163%	54%	2.99	4.1%	6.3%
	2015	2,359,983	3,934,909	167%		976,399	1,109,818	114%	1.47	163%	55%	2.95	4.1%	6.3%
	2016	2,421,033	7,916,109	327%		853,630	1,051,726	123%	2.65	168%	56%	3.01	4.1%	6.2%
	2017	2,389,683	2,995,330	125%		743,510	994,739	134%	0.94	167%	57%	2.95	4.1%	6.2%
	2018	2,243,083	3,797,159	169%		645,262	940,012	146%	1.16	167%	57%	2.92	4.1%	6.1%
	2019	2,196,381	4,733,074	215%		558,076	887,904	159%	1.35	168%	58%	2.91	3.9%	6.1%
	2020	2,222,181	2,957,520	133%	537	481,111	838,830	174%	0.76	167%	58%	2.87	3.6%	6.0%
	2021	2,373,465	3,311,565	140%	481	413,497	793,328	192%	0.73	167%	59%	2.83	3.6%	5.9%
	2022	2,146,544	3,071,144	143%	430	354,368	751,649	212%	0.67	166%	59%	2.80	3.6%	5.9%
	2023	1,890,729	2,831,022	150%	383	302,884	713,456	236%	0.64	166%	60%	2.78	3.6%	5.8%
	2024	1,657,554	2,600,989	157%	340	258,236	678,450	263%	0.60	166%	60%	2.75	3.6%	5.8%
	2025	1,447,170	2,387,820	165%	301	219,658	647,085	295%	0.56	166%	61%	2.74	3.6%	5.7%
	2026	1,258,753	2,191,967	174%	265	186,435	618,470	332%	0.52	166%	61%	2.72	3.6%	5.7%
	2027	1,091,134	2,012,878	184%	232	157,908	592,172	375%	0.49	166%	61%	2.71	3.6%	5.6%
	2028	942,912	1,849,714	196%	203	133,479	568,002	426%	0.46	166%	62%	2.70	3.7%	5.6%
	2029	812,513	1,703,047	210%	177	112,603	545,841	485%	0.43	167%	62%	2.69	3.7%	5.5%
	2030	698,311	1,574,532	225%	154	94,800	524,973	554%	0.41	167%	62%	2.68	3.7%	5.5%
	2031	598,557	1,458,217	244%	134	79,639	504,289	633%	0.38	167%	62%	2.68	3.8%	5.4%
	2032	511,913	1,350,082	264%	115	66,745	482,702	723%	0.36	167%	63%	2.67	3.8%	5.4%
	2033	436,797	1,251,430	287%	99	55,791	460,640	826%	0.35	168%	63%	2.67	3.8%	5.4%
	2034	371,807	1,160,827	312%	86	46,497	438,013	942%	0.33	168%	63%	2.66	3.9%	5.3%
	2035	315,630	1,077,719	341%	73	38,621	414,394	1073%	0.32	168%	63%	2.66	3.9%	5.3%
	2036	267,215	998,603	374%	63	31,952	389,376	1219%	0.31	169%	63%	2.66	3.9%	5.3%
	2037	225,531	920,196	408%	53	26,321	362,507	1377%	0.30	169%	64%	2.65	4.0%	5.2%
	2038	189,760	844,939	445%	45	21,575	334,934	1552%	0.29	169%	64%	2.65	4.0%	5.2%
	2039	159,093	773,173	486%	38	17,583	306,755	1745%	0.28	169%	64%	2.65	4.0%	5.2%
	2040	132,917	704,904	530%	32	14,240	278,184	1954%	0.27	169%	64%	2.65	4.1%	5.2%
	2041	110,572	637,153	576%	27	11,453	249,593	2179%	0.26	170%	64%	2.65	4.1%	5.1%
	2042	91,574	568,939	621%	23	9,141	221,070	2418%	0.26	170%	64%	2.65	4.2%	5.1%
	2043	75,487	502,134	665%	19	7,237	193,571	2675%	0.25	170%	64%	2.65	4.2%	5.1%
	2044	61,897	439,477	710%	16	5,679	167,472	2949%	0.24	170%	64%	2.65	4.2%	5.1%
	2045	50,484	381,496	756%	13	4,415	143,034	3240%	0.23	170%	64%	2.65	4.3%	5.1%
	2046	40,934	326,810	798%	11	3,399	120,525	3546%	0.23	170%	64%	2.65	4.3%	5.1%
	2047	32,993	274,149	831%	9	2,591	99,925	3857%	0.22	170%	64%	2.65	4.3%	5.1%
	2048	26,411	225,469	854%	7	1,954	81,767	4184%	0.20	170%	64%	2.65	4.4%	5.1%
	2049	20,989	183,590	875%	6	1,459	65,913	4519%	0.19	170%	64%	2.65	4.4%	5.2%
	2050	16,555	147,527	891%	4	1,077	52,411	4866%	0.18	170%	64%	2.65	4.4%	5.2%
	2051	12,852	116,376	898%	4	787	41,133	5227%	0.17	170%	64%	2.65	4.4%	5.2%
	2052	10,040	89,244	889%	3	569	31,757	5582%	0.16	170%	64%	2.65	4.4%	5.3%
	2053	7,710	66,498	862%	2	407	24,254	5965%	0.14	170%	64%	2.65	4.4%	5.3%
	2054	5,855	48,454	828%	2	287	18,338	6382%	0.13	170%	64%	2.65	4.5%	5.4%
	2055	4,402	34,016	773%	1	201	13,729	6832%	0.11	170%	64%	2.65	4.5%	5.5%
	2056	3,271	22,387	685%	1	139	10,182	7324%	0.09	170%	64%	2.65	4.5%	5.6%
	2057	2,397	13,193	550%	1	95	7,410	7789%	0.07	170%	64%	2.65	4.5%	5.7%
	2058	1,731	6,583	380%	1	64	5,372	8346%	0.05	170%	64%	2.65	4.5%	5.8%
	2059	1,231	2,407	195%	0	43	3,875	8995%	0.02	170%	64%	2.65	4.5%	5.9%
	2060	862	1,003	116%	0	29	2,787	9742%	0.01	170%	64%	2.65	4.5%	5.9%
History		59,720,664	109,029,749	183%		41,440,602	27,560,916	67%	2.75	167%	58%	2.87		
Future		18,106,645	38,161,676	211%	3,854	2,683,853	11,959,338	446%	0.47	190%	369%	0.52		
Lifetime		77,827,309	147,191,425	189%		44,124,456	39,520,254	90%	2.11	170%	64%	2.65		

[1] Premium restated to reflect the Pennsylvania rate level.

[2] Represents the average interest rate that is used to accumulate or discount for the period between a given calendar year and the valuation date.

Exhibit 1b
American Progressive Life & Health Insurance Company of New York
Actual-to-Expected Experience by Calendar Year
Nationwide Experience After Requested Increase and Assumed Implementation Date of February 1, 2022
All Policy Forms
Benefit Period Over Three Years

	Calendar Year	Actual or Projected Experience using Current Assumptions				Expected Experience using Pricing Assumptions			Actual-to-Expected H = C / G	Cumulative Loss Ratios			Annualized Interest Rates ^[2]	
		A Earned Premium ^[1]	B Incurred Claims	C = B / A Incurred Loss Ratio	D End of Year Number of Lives	E Earned Premium	F Incurred Claims	G = F / E Incurred Loss Ratio		I Actual at the Current Rate (on Col C)	J Expected at the Pricing Rate (on Col G)	K = I / J Actual-to-Expected Ratio	L Current Rate	M Pricing Rate
Historical Experience	1987	0	0	0%		0	0	0%	0.00	0%	0%	0.00	5.0%	0.0%
	1988	0	0	0%		0	0	0%	0.00	0%	0%	0.00	5.0%	0.0%
	1989	0	0	0%		0	0	0%	0.00	0%	0%	0.00	4.9%	0.0%
	1990	0	0	0%		0	0	0%	0.00	0%	0%	0.00	4.9%	0.0%
	1991	0	0	0%		0	0	0%	0.00	0%	0%	0.00	4.8%	0.0%
	1992	0	0	0%		0	0	0%	0.00	0%	0%	0.00	4.8%	0.0%
	1993	0	0	0%		0	0	0%	0.00	0%	0%	0.00	4.7%	0.0%
	1994	0	0	0%		0	0	0%	0.00	0%	0%	0.00	4.6%	0.0%
	1995	0	0	0%		0	0	0%	0.00	0%	0%	0.00	4.6%	0.0%
	1996	185,306	6,804	4%		51,577	12,816	25%	0.15	4%	25%	0.15	4.5%	6.7%
	1997	554,512	2,288	0%		271,291	80,149	30%	0.01	1%	29%	0.04	4.5%	6.7%
	1998	1,147,220	518,774	45%		743,328	272,788	37%	1.23	27%	34%	0.79	4.5%	6.7%
	1999	1,485,850	148,239	10%		1,320,269	546,761	41%	0.24	20%	38%	0.52	4.4%	6.6%
	2000	2,100,767	2,350,751	112%		2,109,937	904,992	43%	2.61	53%	40%	1.32	4.4%	6.6%
	2001	2,825,597	1,823,971	65%		2,778,546	1,223,863	44%	1.47	57%	42%	1.36	4.4%	6.6%
	2002	3,339,610	4,857,560	145%		3,307,994	1,480,274	45%	3.23	80%	43%	1.87	4.3%	6.5%
	2003	3,746,537	2,979,998	80%		3,652,804	1,639,039	45%	1.77	80%	43%	1.85	4.2%	6.5%
	2004	3,612,308	6,918,345	192%		3,361,585	1,606,519	48%	4.01	98%	44%	2.23	4.1%	6.5%
	2005	3,388,041	3,686,217	109%		3,004,344	1,572,321	52%	2.08	100%	45%	2.21	4.1%	6.5%
	2006	3,209,508	3,623,267	113%		2,711,933	1,544,422	57%	1.98	101%	46%	2.19	4.0%	6.5%
	2007	3,056,439	5,136,257	168%		2,453,586	1,514,869	62%	2.72	107%	47%	2.26	4.0%	6.5%
	2008	2,912,021	6,082,760	209%		2,216,824	1,479,173	67%	3.13	115%	49%	2.36	4.0%	6.5%
Projected Future Experience (40 Years)	2009	2,725,666	11,017,557	404%		2,000,265	1,438,102	72%	5.62	133%	50%	2.67	4.0%	6.4%
	2010	2,544,026	7,418,463	292%		1,792,221	1,389,734	78%	3.76	141%	51%	2.78	4.0%	6.4%
	2011	2,210,903	8,931,996	404%		1,603,113	1,339,285	84%	4.84	152%	52%	2.95	4.0%	6.4%
	2012	2,183,001	4,914,550	225%		1,427,664	1,285,409	90%	2.50	155%	53%	2.95	4.0%	6.4%
	2013	2,301,760	6,055,809	263%		1,262,776	1,228,156	97%	2.71	159%	54%	2.97	4.0%	6.3%
	2014	2,359,276	6,222,042	264%		1,112,555	1,169,213	105%	2.51	163%	54%	2.99	4.1%	6.3%
	2015	2,359,983	3,934,909	167%		976,399	1,109,818	114%	1.47	163%	55%	2.95	4.1%	6.3%
	2016	2,421,033	7,916,109	327%		853,630	1,051,726	123%	2.65	168%	56%	3.01	4.1%	6.2%
	2017	2,389,683	2,995,330	125%		743,510	994,739	134%	0.94	167%	57%	2.95	4.1%	6.2%
	2018	2,243,083	3,797,159	169%		645,262	940,012	146%	1.16	167%	57%	2.92	4.1%	6.1%
	2019	2,196,381	4,733,074	215%		558,076	887,904	159%	1.35	168%	58%	2.91	3.9%	6.1%
	2020	2,222,181	2,957,520	133%	537	481,111	838,830	174%	0.76	167%	58%	2.87	3.6%	6.0%
	2021	2,373,465	3,311,565	140%	481	413,497	793,328	192%	0.73	167%	59%	2.83	3.6%	5.9%
	2022	2,678,186	3,000,225	112%	412	354,368	751,649	212%	0.53	165%	59%	2.79	3.6%	5.9%
	2023	3,226,647	2,649,629	82%	365	302,884	713,456	236%	0.35	163%	60%	2.73	3.6%	5.8%
	2024	2,837,732	2,425,495	85%	324	258,236	678,450	263%	0.33	161%	60%	2.68	3.6%	5.8%
	2025	2,477,555	2,219,786	90%	286	219,658	647,085	295%	0.30	160%	61%	2.64	3.6%	5.7%
	2026	2,154,985	2,031,474	94%	252	186,435	618,470	332%	0.28	159%	61%	2.61	3.6%	5.7%
	2027	1,868,022	1,859,899	100%	221	157,908	592,172	375%	0.27	158%	61%	2.58	3.6%	5.6%
	2028	1,614,266	1,704,287	106%	193	133,479	568,002	426%	0.25	158%	62%	2.56	3.7%	5.6%
	2029	1,391,023	1,565,013	113%	168	112,603	545,841	485%	0.23	157%	62%	2.54	3.7%	5.5%
	2030	1,195,508	1,443,258	121%	146	94,800	524,973	554%	0.22	157%	62%	2.53	3.7%	5.5%
	2031	1,024,729	1,333,402	130%	127	79,639	504,289	633%	0.21	157%	62%	2.51	3.8%	5.4%
	2032	876,395	1,231,753	141%	110	66,745	482,702	723%	0.19	157%	63%	2.50	3.8%	5.4%
	2033	747,796	1,139,372	152%	95	55,791	460,640	826%	0.18	157%	63%	2.50	3.8%	5.4%
	2034	636,524	1,054,864	166%	81	46,497	438,013	942%	0.18	157%	63%	2.49	3.9%	5.3%
	2035	540,359	977,640	181%	70	38,621	414,394	1073%	0.17	157%	63%	2.46	3.9%	5.3%
	2036	457,473	904,422	198%	60	31,952	389,376	1219%	0.16	157%	63%	2.48	3.9%	5.3%
	2037	386,109	832,223	216%	51	26,321	362,507	1377%	0.16	157%	64%	2.47	4.0%	5.2%
	2038	324,869	763,200	235%	43	21,575	334,934	1552%	0.15	157%	64%	2.47	4.0%	5.2%
	2039	272,367	697,576	256%	36	17,583	306,755	1745%	0.15	157%	64%	2.47	4.0%	5.2%
	2040	227,554	635,328	279%	31	14,240	278,184	1954%	0.14	157%	64%	2.46	4.1%	5.2%
	2041	189,299	573,725	303%	26	11,453	249,593	2179%	0.14	158%	64%	2.46	4.1%	5.1%
	2042	156,774	511,867	326%	22	9,141	221,070	2418%	0.14	158%	64%	2.46	4.2%	5.1%
	2043	129,234	451,412	349%	18	7,237	193,571	2675%	0.13	158%	64%	2.46	4.2%	5.1%
	2044	105,967	394,804	373%	15	5,679	167,472	2949%	0.13	158%	64%	2.46	4.2%	5.1%
	2045	86,428	342,499	396%	12	4,415	143,034	3240%	0.12	158%	64%	2.46	4.3%	5.1%
	2046	70,080	293,234	418%	10	3,399	120,525	3546%	0.12	158%	64%	2.46	4.3%	5.1%
	2047	56,485	245,853	435%	8	2,591	99,925	3857%	0.11	158%	64%	2.46	4.3%	5.1%
	2048	45,215	202,100	447%	7	1,954	81,767	4184%	0.11	158%	64%	2.46	4.4%	5.1%
	2049	35,934	164,489	458%	5	1,459	65,913	4519%	0.10	158%	64%	2.46	4.4%	5.2%
	2050	28,342	132,125	466%	4	1,077	52,411	4866%	0.10	158%	64%	2.46	4.4%	5.2%
	2051	22,476	104,166	465%	3	787	41,133	5227%	0.09	158%	64%	2.46	4.4%	5.2%
	2052	17,189	79,864	465%	3	569	31,757	5582%	0.08	158%	64%	2.46	4.4%	5.3%
	2053	13,199	59,485	451%	2	407	24,254	5965%	0.08	158%	64%	2.46	4.4%	5.3%
	2054	10,023	43,327	432%	2	287	18,338	6382%	0.07	158%	64%	2.46	4.5%	5.4%
	2055	7,535	30,405	403%	1	201	13,729	6832%	0.06	158%	64%	2.46	4.5%	5.5%
	2056	5,599	20,004	357%	1	139	10,182	7324%	0.05	158%	64%	2.46	4.5%	5.6%
	2057	4,104	11,784	287%	1	95	7,410	7789%	0.04	158%	64%	2.46	4.5%	5.7%
	2058	2,964	5,878	198%	0	64	5,372	8346%	0.02	158%	64%	2.46	4.5%	5.8%
	2059	2,108	2,147	102%	0	43	3,875	8995%	0.01	158%	64%	2.46	4.5%	5.9%
	2060	1,475	894	61%	0	29	2,787	9742%	0.01	158%	64%	2.46	4.5%	5.9%
History		59,720,664	109,029,749	183%		41,440,602	27,560,916	67%	2.75	167%	58%	2.87		
Future		28,301,692	35,450,514	125%	3,691	2,683,853	11,959,338	446%	0.28	116%	369%	0.31		
Lifetime		88,022,356	144,480,263	164%		44,124,456	39,520,254	90%	1.83	158%	64%	2.46		

[1] Premium restated to reflect the Pennsylvania rate level.

[2] Represents the average interest rate that is used to accumulate or discount for the period between a given calendar year and the valuation date.

Exhibit III
American Progressive Life & Health Insurance Company of New York
Original Pricing Assumptions

Mortality
1983 Group Annuity Mortality (GAM) Table was used for form APRLTNQ
1983 GAM Table with selection was used for forms APRLTCP, APRLTCQ, CERT-NHO, NHO-700, PRNHOQ, QI-NHHH, and QI-NHO
1958 CSO Mortality Table was used for form A-PNH86
1994 GAM Table (40% Male, 60% Female) with no selection was used for forms HHC 1/98, PRNHO, and QHHC
110% of 1983 GAM Table grading linearly to 130% over 20 years (40% male, 60% female) was used for forms CERT-HHC, HHC-800, QC-HHC, and QI-HHC
1980 CSO Table E (40% Male, 60% Female) was used for forms CERT-NHHH and NHHH-700
Morbidity
Morbidity assumptions were derived from the statutory claim costs, with adjustments as needed in order to replicate original pricing lifetime loss ratios.
Interest Rate
6.75% for 10 years, declining linearly to 4.5% in years 20+ was used for forms APRLTCP, APRLTCQ, CERT-NHO, NHO-700, PRNHOQ, QI-NHHH, and QI-NHO
5.5% was used for form A-PNH86
6.5% was used for forms APRLTNQ, HHC 1/98, QHHC, and PRNHO
7% was used for forms CERT-HHC, HHC-800, QC-HHC, and QI-HHC
7% for 6 years, declining linearly to 5% in years 10+ was used for forms CERT-NHHH and NHHH-700

Exhibit III
American Progressive Life & Health Insurance Company of New York
Original Pricing Assumptions

Voluntary Termination Rates							
Policy Form CERT-HHC, HHC-800, QC-HHC, and QI-HHC							
Policy Year	Lapse Rates						
	Issue Age						
	< 57	57 - 61	62 - 66	67 - 71	72 - 76	77 - 81	82+
1	23.0%	22.0%	21.0%	19.0%	17.0%	15.0%	13.0%
2	16.0%	15.0%	14.0%	12.0%	10.0%	8.0%	7.0%
3	13.0%	12.0%	11.0%	10.0%	9.0%	7.0%	6.5%
4	11.5%	11.0%	10.0%	9.0%	8.0%	6.5%	6.0%
5	10.0%	10.0%	9.5%	8.5%	7.5%	6.0%	6.0%
6	9.0%	9.0%	9.0%	8.0%	7.0%	6.0%	6.0%
7	8.0%	8.0%	8.0%	7.0%	6.5%	6.0%	6.0%
8	7.0%	7.0%	7.0%	6.0%	6.0%	6.0%	6.0%
9+	6.0%	6.0%	6.0%	6.0%	6.0%	6.0%	6.0%

Exhibit III
American Progressive Life & Health Insurance Company of New York
Original Pricing Assumptions

Voluntary Termination Rates					
Policy Form APRLTNQ					
Year	Lapse Rates				
	Issue Age				
	< 70	71 - 75	76 - 79	80+	
1	20.0%	16.0%	13.0%	10.0%	
2	15.0%	12.0%	10.0%	8.0%	
3	10.0%	8.0%	6.5%	5.0%	
4	5.0%	4.0%	3.3%	2.5%	
5+	4.0%	3.0%	2.5%	2.0%	
Policy Form PRNHO					
Policy Year	Lapse Rates				
1	10.0%				
2	8.0%				
3	6.0%				
4	5.0%				
5+	4.0%				
Policy Forms CERT-NHHH and NHHH-700			Policy Form A-PNH86		
Policy Year	Lapse Rates		Policy Year	Lapse Rates	
1	15.68%		1	22.9%	
2	13.00%		2	12.0%	
3	8.00%		3	7.0%	
4	8.00%		4	7.0%	
5	8.00%		5	7.0%	
6	7.00%		6	6.0%	
7	6.00%		7	5.0%	
8+	5.00%		8+	4.0%	
Policy Form HHC 1/98 and QHHC					
Policy Year	Lapse Rates				
1	13.0%				
2	10.0%				
3	8.0%				
4	6.0%				
5+	5.0%				

Exhibit III
American Progressive Life & Health Insurance Company of New York
Original Pricing Assumptions

Voluntary Termination Rates								
Policy Forms APRLTCP, APRLTCQ, CERT-NHO, NHO-700, PRNHOQ, QI-NHHH, and QI-NHO								
Male, 0 Day Elimination Period								
Policy Year	Lapse Rates							
	Issue Age							
	< 35	35 - 39	40 - 42	43 - 47	48 - 57	58 - 62	63 - 69	70+
1	28.0%	26.0%	25.0%	23.0%	14.0%	18.0%	23.0%	25.0%
2	20.0%	19.0%	18.0%	14.0%	8.0%	11.0%	14.0%	18.0%
3	18.0%	17.0%	15.0%	12.0%	6.0%	9.0%	12.0%	15.0%
4	17.0%	16.0%	14.0%	11.0%	6.0%	8.0%	11.0%	14.0%
5	16.0%	15.0%	13.0%	10.0%	5.0%	7.0%	10.0%	13.0%
6	15.0%	14.0%	12.0%	9.0%	4.0%	6.0%	9.0%	12.0%
7	14.0%	12.0%	11.0%	7.0%	4.0%	5.0%	7.0%	11.0%
8	13.0%	11.0%	10.0%	6.0%	4.0%	4.0%	6.0%	10.0%
9	10.0%	9.0%	8.0%	5.0%	4.0%	4.0%	5.0%	8.0%
10	10.0%	9.0%	8.0%	5.0%	4.0%	4.0%	5.0%	8.0%
11+	10.0%	9.0%	8.0%	5.0%	4.0%	4.0%	5.0%	8.0%
Female, 0 Day Elimination Period								
Policy Year	Lapse Rates							
	Issue Age							
	< 35	35 - 39	40 - 42	43 - 47	48 - 57	58 - 62	63 - 69	70+
1	29.0%	28.0%	26.0%	24.0%	15.0%	20.0%	24.0%	26.0%
2	21.0%	20.0%	19.0%	15.0%	9.0%	12.0%	15.0%	19.0%
3	19.0%	18.0%	17.0%	13.0%	7.0%	11.0%	13.0%	17.0%
4	18.0%	17.0%	16.0%	12.0%	6.0%	10.0%	12.0%	16.0%
5	17.0%	16.0%	15.0%	11.0%	6.0%	8.0%	11.0%	15.0%
6	16.0%	15.0%	14.0%	10.0%	5.0%	7.0%	10.0%	14.0%
7	15.0%	14.0%	12.0%	9.0%	5.0%	6.0%	9.0%	12.0%
8	14.0%	13.0%	11.0%	8.0%	4.0%	5.0%	8.0%	11.0%
9	11.0%	10.0%	9.0%	6.0%	4.0%	5.0%	6.0%	9.0%
10	12.0%	10.0%	9.0%	6.0%	4.0%	5.0%	6.0%	9.0%
11+	12.0%	10.0%	9.0%	7.0%	4.0%	5.0%	7.0%	9.0%

Exhibit III
American Progressive Life & Health Insurance Company of New York
Original Pricing Assumptions

Voluntary Termination Rates								
Policy Forms APRLTCP, APRLTCQ, CERT-NHO, NHO-700, PRNHOQ, QI-NHHH, and QI-NHO (continued)								
Male, 90 Day Elimination Period								
Policy Year	Lapse Rates							
	Issue Age							
	< 35	35 - 39	40 - 42	43 - 47	48 - 57	58 - 62	63 - 69	70+
1	22.0%	21.0%	20.0%	19.0%	11.0%	15.0%	19.0%	20.0%
2	16.0%	15.0%	14.0%	11.0%	6.0%	8.0%	11.0%	14.0%
3	14.0%	13.0%	12.0%	9.0%	5.0%	7.0%	9.0%	12.0%
4	13.0%	12.0%	11.0%	8.0%	5.0%	6.0%	8.0%	11.0%
5	12.0%	11.0%	10.0%	7.0%	4.0%	5.0%	7.0%	10.0%
6	11.0%	10.0%	9.0%	6.0%	3.0%	4.0%	6.0%	9.0%
7	10.0%	9.0%	8.0%	5.0%	3.0%	4.0%	5.0%	8.0%
8	9.0%	8.0%	7.0%	4.0%	3.0%	3.0%	4.0%	7.0%
9	7.0%	6.0%	5.0%	3.0%	3.0%	3.0%	3.0%	5.0%
10	7.0%	6.0%	5.0%	3.0%	3.0%	3.0%	3.0%	5.0%
11+	7.0%	6.0%	5.0%	3.0%	3.0%	3.0%	3.0%	5.0%
Female, 90 Day Elimination Period								
Policy Year	Lapse Rates							
	Issue Age							
	< 35	35 - 39	40 - 42	43 - 47	48 - 57	58 - 62	63 - 69	70+
1	23.0%	22.0%	21.0%	20.0%	12.0%	16.0%	20.0%	21.0%
2	17.0%	16.0%	15.0%	12.0%	7.0%	9.0%	12.0%	15.0%
3	15.0%	14.0%	13.0%	10.0%	5.0%	8.0%	10.0%	13.0%
4	14.0%	13.0%	12.0%	9.0%	5.0%	7.0%	9.0%	12.0%
5	13.0%	12.0%	11.0%	8.0%	5.0%	6.0%	8.0%	11.0%
6	12.0%	11.0%	10.0%	7.0%	4.0%	5.0%	7.0%	10.0%
7	11.0%	10.0%	9.0%	6.0%	4.0%	4.0%	6.0%	9.0%
8	10.0%	9.0%	8.0%	5.0%	3.0%	3.0%	5.0%	8.0%
9	8.0%	7.0%	6.0%	4.0%	3.0%	3.0%	4.0%	6.0%
10	8.0%	7.0%	6.0%	4.0%	3.0%	3.0%	4.0%	6.0%
11+	8.0%	7.0%	6.0%	4.0%	3.0%	3.0%	4.0%	6.0%

Exhibit III
American Progressive Life & Health Insurance Company of New York
Original Pricing Assumptions

Voluntary Termination Rates								
Policy Forms APRLTCP, APRLTCQ, CERT-NHO, NHO-700, PRNHOQ, QI-NHHH, and QI-NHO (continued)								
Male, 180 Day Elimination Period								
Policy Year	Lapse Rates							
	Issue Age							
	< 35	35 - 39	40 - 42	43 - 47	48 - 57	58 - 62	63 - 69	70+
1	19.0%	18.0%	18.0%	16.0%	10.0%	13.0%	16.0%	18.0%
2	13.0%	13.0%	12.0%	9.0%	6.0%	7.0%	9.0%	12.0%
3	12.0%	11.0%	10.0%	8.0%	4.0%	6.0%	8.0%	10.0%
4	11.0%	10.0%	9.0%	7.0%	4.0%	5.0%	7.0%	9.0%
5	10.0%	9.0%	8.0%	6.0%	3.0%	5.0%	6.0%	8.0%
6	9.0%	8.0%	8.0%	5.0%	2.0%	4.0%	5.0%	8.0%
7	8.0%	7.0%	7.0%	4.0%	2.0%	3.0%	4.0%	7.0%
8	7.0%	7.0%	6.0%	4.0%	2.0%	2.0%	4.0%	6.0%
9	6.0%	5.0%	4.0%	3.0%	2.0%	2.0%	3.0%	4.0%
10	6.0%	5.0%	4.0%	3.0%	2.0%	2.0%	3.0%	4.0%
11+	6.0%	5.0%	4.0%	3.0%	2.0%	2.0%	3.0%	4.0%
Female, 180 Day Elimination Period								
Policy Year	Lapse Rates							
	Issue Age							
	< 35	35 - 39	40 - 42	43 - 47	48 - 57	58 - 62	63 - 69	70+
1	20.0%	19.0%	18.0%	17.0%	10.0%	14.0%	17.0%	18.0%
2	14.0%	13.0%	13.0%	10.0%	6.0%	8.0%	10.0%	13.0%
3	12.0%	12.0%	11.0%	9.0%	5.0%	7.0%	9.0%	11.0%
4	12.0%	11.0%	10.0%	8.0%	4.0%	6.0%	8.0%	10.0%
5	11.0%	10.0%	9.0%	7.0%	4.0%	5.0%	7.0%	9.0%
6	10.0%	9.0%	8.0%	6.0%	3.0%	5.0%	6.0%	8.0%
7	9.0%	8.0%	7.0%	5.0%	3.0%	4.0%	5.0%	7.0%
8	8.0%	7.0%	7.0%	4.0%	2.0%	3.0%	4.0%	7.0%
9	6.0%	6.0%	5.0%	4.0%	2.0%	3.0%	4.0%	5.0%
10	6.0%	6.0%	5.0%	4.0%	2.0%	3.0%	4.0%	5.0%
11+	6.0%	6.0%	5.0%	4.0%	2.0%	3.0%	4.0%	5.0%

Exhibit IV
American Progressive Life & Health Insurance Company of New York
Alternative 58/85 Test After Requested Increase
All Policy Forms

1	Accumulated value of initial earned premium	174,053,119	x	65%	=	113,939,051
2a	Accumulated value of earned premium	187,808,611				
2b	Accumulated value of prior premium rate schedule increases (2a - 1)	13,755,492	x	85%	=	11,692,168
3	Present value of future projected initial earned premium	6,370,011	x	65%	=	4,169,951
4a	Present value of future projected premium	30,108,736				
4b	Present value of future projected premium in excess of the projected initial earned premiums (4a - 3)	23,738,726	x	85%	=	20,177,917
5	Lifetime Earned Premium Times Prescribed Factor: Sum of 1, 2b, 3, and 4b					149,979,087
6a	Accumulated value of incurred claims without the inclusion of active life reserves					227,823,716
6b	Present value of future projected incurred claims without the inclusion of active life reserves					43,316,954
7	Lifetime Incurred Claims with Rate Increase: Sum 6a and 6b					271,140,670
8	Test: 7 is not less than 5					Pass
<p><i>All values are accumulated or discounted at the average maximum valuation interest rate for contract reserves of 4.5%.</i></p> <p><i>The future projected incurred claims (item 6b) were increased by 20% to reflect assumptions with moderately adverse experience.</i></p> <p><i>Items 2a and 4a have been restated to reflect the Pennsylvania rate level.</i></p> <p><i>65% represents the greater of the original anticipated lifetime loss ratio or 58% as prescribed in Pennsylvania Code 89a.118(g)(2).</i></p>						

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Appendix A to Actuarial Memorandum
Development and Justification of Current Assumptions

The assumptions for mortality, voluntary lapse, and morbidity were developed by Milliman based on historical experience through December 31, 2020 with policy termination experience through March 31, 2021. Where actual experience had low credibility or did not exist, industry experience was also used. The experience used to develop these assumptions includes historical experience of American Progressive Life & Health Insurance Company of New York. The methodology used to develop these assumptions is provided below.

Morbidity

The morbidity assumption was developed by creating claim costs from the Milliman 2020 *Long-Term Care Guidelines* (*Guidelines*) for each policy form or group of policy forms with similar plan designs. The *Guidelines* provide a flexible, but consistent, basis for the determination of claim costs for a wide variety of long-term care benefit packages. These rating structures can be used to anticipate future claim levels, evaluate past experience, and establish inter-relationships between different long-term care coverages. Milliman analyzed 900,000 claims and 63 million life years of exposure to develop these *Guidelines*.

Salvage factors were applied to the claim costs to reflect the difference between actual charge levels and the daily benefit amount.

Applied to the *Guidelines*' morbidity basis are multiplicative scalars reflecting actual experience. The morbidity scalars were developed for various cohorts by inspecting the progression of historical to projected calendar year values and smoothing the transition of annual and cumulative loss ratios from the historical period to the projection period. In developing the current scalars, premiums were restated to reflect no prior increases to prevent recent nationwide rate increases from lowering recent historical loss ratios.

Exhibit A provides the annual and cumulative loss ratios for the most recent five historical years and first five future projected years used in the development of the current morbidity scalars. Due to fluctuations in the historical incurred claims, we smoothed historical claim experience and also considered the cumulative loss ratios in setting the morbidity scalars. This exhibit shows the smooth transition from the historical to the projection period based on the pattern of the cumulative loss ratios as justification for the current morbidity scalars. This approach was necessary due to data limitations relating to accurately identifying policy duration of claim onset and is considered reasonable for this purpose. For cohorts that were not fully credible, the cohort scalar was credibility-weighted with the scalar of the aggregate-level experience. Exhibit A shows the loss ratios with the credibility-weighted scalar.

Persistency

Mortality

The mortality assumption for these forms is the 1994 Group Annuitant Mortality (GAM) table without selection or improvement with a 100% scalar applied. The 1994 GAM table was selected as it was the most conservative table for all forms required for reserve purposes.

The scalar is determined based on data through March 31, 2021 considering (1) the amount of premium on waiver and (2) the reasonability of the resulting ultimate lapse assumption. The amount of premium on waiver is an indicator of the proportion of in-force insureds that are on claim. Those on claim are expected to have higher mortality than those not on claim. Therefore, a higher percentage of premium on waiver (i.e. more policies in claim status relative to the total) is an indicator of higher overall mortality.

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Development and Justification of Current Assumptions

Benefit Exhaustion

A benefit exhaustion rate assumption is applied to policies with non-lifetime benefit periods additively in conjunction with the base lapse assumption below. Benefit exhaustion rates are based on industry experience and are shown in the following table:

**Assumed Benefit Exhaustion Rates
by Attained Age and Benefit Period**

Attained Age	Benefit Exhaustion Rate		Attained Age	Benefit Exhaustion Rate	
	1-4 Years	5-7 Years		1-4 Years	5-7 Years
<= 66	0.0000	0.0000	85	0.0111	0.0081
67	0.0001	0.0001	86	0.0135	0.0097
68 - 70	0.0002	0.0001	87	0.0163	0.0117
71	0.0003	0.0002	88	0.0198	0.0141
72	0.0004	0.0002	89	0.0241	0.0168
73	0.0005	0.0003	90	0.0293	0.0201
74	0.0006	0.0003	91	0.0353	0.0239
75	0.0008	0.0004	92	0.0422	0.0283
76	0.0010	0.0005	93	0.0500	0.0334
77	0.0012	0.0007	94	0.0586	0.0391
78	0.0020	0.0013	95	0.0681	0.0455
79	0.0028	0.0020	96	0.0786	0.0529
80	0.0038	0.0027	97	0.0900	0.0611
81	0.0048	0.0035	98	0.1020	0.0700
82	0.0060	0.0044	99	0.1150	0.0800
83	0.0075	0.0055	100	0.1291	0.0913
84	0.0091	0.0067	101+	0.1291	0.0913

Lapse Rates

Insureds that have elected a nonforfeiture (NF) benefit or triggered a contingent benefit upon lapse (CBUL) are excluded from termination counts used in this study as these policies cannot lapse in the future (only terminate due to death or benefit expiry). They are included as exposures until the time of NF election, but subsequently excluded from the termination study to avoid skewing the results.

In developing the base lapse assumption from actual experience, a shock lapse rate assumption is applied to all policies that have received rate increases. The shock lapse rates are based on industry experience and are shown in the following table:

Assumed Historic Shock Lapse Rates

Rate Increase %	Shock Lapse Rate
0.01% to 9.99%	0.50%
10.00% to 19.99%	1.25%
20.00% to 29.99%	2.00%
30.00% to 49.99%	2.50%
50.00% to 500%	$3.0\% + (450\% - (500\% - \text{Increase}\%)) / 450\% \times 17.0\%$
500.01%+	20.00%

Historical shock lapse is assumed to be higher than the formula values above. This is due to desensitization after a number of rate increases has been implemented. The results of the termination study in the table below were adjusted based on the prevalence of shock lapses beyond what we would have expected in some calendar years.

An ultimate base lapse rate of 1.25% is used to project future experience for durations eight and later. This assumption was selected based on the results of a termination study that analyzed experience for the most recent ten years, and the associated credibility.

The following table provides the calendar year 2011 through 2020 experience used to determine the lapse assumption. The derived base lapses are equal to $1 - (1 - \text{total termination rate}) / ((1 - \text{expected mortality rate}) \times (1 -$

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Development and Justification of Current Assumptions

expected shock rate)) – expected benefit exhaustion rate. The expected mortality, benefit exhaustion, and shock lapse rates reflect those assumptions described above.

Calendar Year	Total Terminations			Expected Mortality		Expected Shock Lapse		Expected Benefit Exhaustion		Derived Base Lapse	
	Exposure	Count	Rate	Count	Rate	Count	Rate	Count	Rate	Count	Rate
2011	2,492	204	8.2%	137	5.5%	22	0.9%	9	0.4%	36	1.6%
2012	2,287	166	7.3%	133	5.8%	2	0.1%	9	0.4%	22	1.0%
2013	2,112	161	7.6%	129	6.1%	22	1.1%	8	0.4%	1	0.1%
2014	1,942	160	8.2%	124	6.4%	11	0.6%	9	0.4%	16	1.0%
2015	1,778	189	10.6%	120	6.8%	18	1.0%	8	0.5%	42	2.7%
2016	1,584	149	9.4%	112	7.1%	7	0.5%	8	0.5%	21	1.5%
2017	1,429	152	10.6%	106	7.4%	14	1.0%	7	0.5%	25	2.0%
2018	1,276	138	10.8%	97	7.6%	14	1.1%	7	0.5%	19	1.8%
2019	1,135	110	9.7%	92	8.1%	3	0.2%	7	0.6%	9	0.9%
2020	1,000	98	9.8%	85	8.5%	10	1.0%	7	0.7%	-4	-0.2%
Total ^[1]	17,036	1,527	9.0%	1,136	6.7%	123	0.7%	80	0.5%	188	1.3%

[1] Column totals may not equal the sum of the rows due to rounding.

As stated above, some calendar years were not given full weight due to higher actual shock lapses than assumed. The ultimate lapse rate was set to 1.25% based on actual recent experience, judgment and consistency with the derived lapse rate using experience data through December 31, 2020.

A description of the assumed credibility measure is described at the end of this appendix.

Rate Increase Dependent Assumptions

Shock Lapse

The shock lapse rates are based on industry experience and are shown in the following table:

Assumed Projected Shock Lapse Rates	
Rate Increase %	Shock Lapse Rate
0.01% to 9.99%	0.50%
10.00% to 19.99%	1.25%
20.00% to 29.99%	2.00%
30.00% to 49.99%	2.50%
50.00% to 500%	$3.0\% + (450\% - (500\% - \text{Increase}\%)) / 450\% \times 17.0\%$
500.01%+	20.00%

Reduced Benefit Options (RBO)

The reduction to premium and benefits due to RBO elections was derived from industry experience. We assume that those electing RBO will reduce their benefits so that premiums after the increase are closer to those before the increase. We assume that the percent reduction in premium corresponds to an equivalent percent reduction in claims equal to 10% of the requested rate increase.

Adverse Selection

The adverse selection assumption was developed from the following formula and actuarial judgment. We assume that at the time of the rate increase, policyholders that lapse or elect to reduce benefits will be selective in that their relative morbidity is 25% lower than that of the remaining pool.

$$\begin{aligned} \text{PoolMorb} &= \text{AdvSelMorb} \times [(1 - \text{Additional Lapse} - \text{Reduced Benefits}) \\ &\quad + (1 - 25\%) \times (\text{Additional Lapse}) + (1 - 25\%) \times \text{Reduced Benefits}], \text{ where} \\ \text{PoolMorb} &= \text{morbidity of the pool before the rate increase} = 1.0 \\ \text{AdvSelMorb} &= \text{adverse morbidity of the remaining pool after the rate increase due to selective lapses} \end{aligned}$$

Solving the above for the adverse selection component results in the following formula:

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$$\text{AdvSelMorb} = 1 / (1 - 25\% \times \text{Additional Lapse} - 25\% \times \text{Reduced Benefits})$$

Credibility

The methodology employed to develop the assumptions considers actual historical experience and its associated credibility. The credibility percentage for each assumption was determined as $(\text{Number of Events} / \text{Credibility Threshold})^{1/2}$, with events defined as policy terminations, deaths, derived voluntary lapses, or claims. A credibility standard of a 90% confidence interval for the number of events with an error that varies by event was chosen. The table below provides the confidence interval and criterion for full credibility.

Events	Credibility Standard Confidence Interval	Credibility Threshold
Policy Termination	+/-5.0%	1,082
Death	+/-7.5%	481
Derived Voluntary Lapse	+/-10.0%	271
Claims	+/-10.0%	271

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Appendix A to Actuarial Memorandum
Development and Justification of Current Assumptions

Exhibit A-a
American Progressive Life & Health Insurance Company of New York
Loss Ratios Used to Develop Morbidity Scalar
Nationwide Experience Restated to No Prior Increases
Benefit Period Three Years or Less

Calendar Year	Loss Ratios		Claim Count	Ratio of Successive Loss Ratios	
	Annual	Cumulative		Annual	Cumulative
2016	192%	61%	23		
2017	206%	63%	25	1.08	1.03
2018	257%	64%	27	1.25	1.03
2019	197%	65%	18	0.76	1.02
2020	254%	67%	8	1.29	1.02
2021	292%	68%		1.15	1.02
2022	322%	69%		1.10	1.02
2023	356%	70%		1.11	1.02
2024	393%	71%		1.10	1.02
2025	434%	72%		1.10	1.01
5 Year Claim Count Total:			101		
Credibility:			61%		

Exhibit A-b
American Progressive Life & Health Insurance Company of New York
Loss Ratios Used to Develop Morbidity Scalar
Nationwide Experience Restated to No Prior Increases
Benefit Period Over Three Years

Calendar Year	Loss Ratios		Claim Count	Ratio of Successive Loss Ratios	
	Annual	Cumulative		Annual	Cumulative
2016	541%	175%	50		
2017	237%	176%	32	0.44	1.01
2018	368%	178%	38	1.55	1.01
2019	486%	181%	41	1.32	1.02
2020	354%	183%	17	0.73	1.01
2021	422%	185%		1.19	1.01
2022	443%	187%		1.05	1.01
2023	464%	189%		1.05	1.01
2024	486%	190%		1.05	1.01
2025	511%	191%		1.05	1.01
5 Year Claim Count Total:			178		
Credibility:			81%		

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Product

Comprehensive Long-Term Care
Comprehensive Long-Term Care
Home Health Care Only
Home Health Care Only

Number

PRNHO, et al.
PRNHOQ, et al.
HHC 1/98, et al.
QHHC, et al.

1. Purpose of Filing

This supplement has been prepared for the purpose of demonstrating the compliance of the requested rate increase with Title 40 P.S. Insurance Section 3801.303(c) and Reg. 89.83 of the Insurance Regulations for the state of Pennsylvania. It also provides information generally requested by the Department in its review of long-term care insurance rate filings. It may not be appropriate for other purposes.

2. Demonstration of Compliance with Title 40 P.S. Section 3801.303(c)

We believe that we comply with these subsections of the regulation by submitting these rates before they are being used.

3. Demonstration of Compliance with Reg. 89.83

89.83 (a): This subsection requires no action.

89.83 (b): This subsection is not applicable since this filing is not for rates for new policy forms.

89.83 (c): Revision of Current Rates

(1): This rate increase filing complies with the minimum loss ratio requirement of 60%, as specified in Reg. 89a.117.

(2): Section 2 of the attached Actuarial Memorandum provides a description of benefits. A copy of the affected policy forms may be provided upon request.

(2)(i): The primary reason this business is in need of a premium rate increase is emerging experience running more adversely than expected in pricing. A rate increase is considered an effective way to reduce projected losses.

The company analyzed nationwide experience by benefit period (BP) cohort to better align the rate increase with the adverse experience. The company is requesting an amount justified on each BP cohort, subject to a 100% maximum. For this purpose a rate increase is considered justified to the extent that the actual-to-expected lifetime loss ratio exceeds 1.00 when historical incurred claims are capped at the expected level. Benefit periods of three years or less are defined as those that do not exceed three years or \$250,000. Based on nationwide experience restated to this state's rate history (as stated below), the company is requesting the increases shown in the following table:

Cohort	Requested Rate Increase
BP three years or less	36%
BP over three years	100%

The company has been actively monitoring experience and requesting increases since 2012 in an effort to alleviate the poor performance on this block of business. Although a larger rate increase is currently supportable based on minimum loss ratio and rate stability regulation, American Progressive is requesting an average 69% rate increase at this time.

Eight increases have been approved and implemented on the above-listed policy forms and associated riders.

1. A 15% increase was approved in November 2012 and implemented beginning February 2013.
2. A 15% increase was approved in April 2014 and implemented beginning June 2014.
3. A 15% increase was approved in May 2015 and implemented beginning July 2015.
4. A 12% increase was approved in July 2016 and implemented beginning September 2016.

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5. A 15% increase was approved in June 2017 and implemented beginning September 2017.
6. A 15% increase was approved in May 2018 and implemented beginning September 2018.
7. The following increase was approved in August 2019 and implemented beginning February 2020.

Issue Era	Approved Increase
Pre-Rate Stability (before 9/16/2002)	10%
Rate Stability (on or after 9/16/2002)	20%

8. The following increase was approved in October 2020 and implemented beginning February 2021.

Issue Era	Approved Increase
Pre-Rate Stability (before 9/16/2002)	0%
Rate Stability (on or after 9/16/2002)	20%

No policyholder received more than one increase in a 12-month period.

The company is not currently issuing new business on any long-term care policy forms. Therefore, the requirement to cap the renewal premium rate schedule by the new business rate schedules is not applicable.

Existing rates and revised rates are enclosed with this filing as prepared by American Progressive. Please note that the actual rates implemented may vary from those shown slightly due to implementation rounding algorithms.

Attachment 1 to this supplement displays nationwide experience showing earned premium and incurred claims, both with and without the requested rate increase. Attachment 2 to this supplement displays nationwide experience showing written premium and paid claims, both with and without the requested rate increase. Written premiums are not available prior to 1996 and were estimated based on the portion of written premiums from 1996 through 2012 relative to earned premiums. The premiums in Attachments 1 and 2 to this supplement have been restated to reflect the Pennsylvania rate level.

Attachment 3 provides Pennsylvania-specific experience showing earned premium and incurred claims, both with and without the requested rate increase. Attachment 4 provides Pennsylvania-specific experience showing written premium and paid claims, both with and without the requested rate increase. Please note that Pennsylvania-specific experience is not considered fully credible, but is being provided as required.

(2)(ii)(A): In Pennsylvania, there has been a cumulative increase of 205% implemented on the above-listed forms. These increases were implemented from 2013 through 2021.

(2)(ii)(B): Table 1 shows the commission scales by policy duration. All commissions are paid on the original gross premium. There are no commissions paid on waived premium or rate increase premium. A one-time \$25 fee is 100% commissionable to the marketing organization. The Direct Writing Agent commission cannot exceed 50% in the first policy year and 10% in renewal years.

**Table 1
Commission Rates by Issue Age**

Policy Year	Issue Age						
	<55	55-59	60-64	65-69	70-74	75-79	80-85
1 ^[1]	95.0%	90.0%	85.0%	80.0%	75.0%	70.0%	65.0%
2-3	19.0%	19.0%	19.0%	19.0%	19.0%	19.0%	19.0%
4-10	17.5%	17.5%	17.5%	17.5%	17.5%	17.5%	17.5%
11+ ^[2]	7.0%	7.0%	7.0%	7.0%	7.0%	7.0%	7.0%

[1] For PRNHOQ, et al. policies issued on or after September 16, 2002, first year commissions were 5% higher.

[2] 17.5% non-vested service fee in years 11+ assumed to equate to 7.0% effective rate.

(2)(ii)(C)(I): Premiums earned and written since inception for nationwide experience can be found in

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Attachments 1 and 2 to this supplement, respectively. Premiums earned and written since inception for Pennsylvania-specific experience can be found in Attachments 3 and 4 to this supplement, respectively. Attachment 5 provides reserve balances and the calculation basis for both nationwide and Pennsylvania-specific experience. Please note that Pennsylvania-specific experience is not considered fully credible, but is being provided as required.

(2)(ii)(C)(II): Claims incurred and paid since inception for nationwide experience can be found in Attachments 1 and 2 to this supplement, respectively. Claims incurred and paid since inception for Pennsylvania-specific experience can be found in Attachments 3 and 4 to this supplement, respectively. Please note that Pennsylvania-specific experience is not considered fully credible, but is being provided as required.

Attachments 6 and 7 provide a durational loss ratio analysis for nationwide and Pennsylvania-specific experience, respectively. Please note that Pennsylvania-specific experience is not considered fully credible, but is being provided as required. The premiums in Attachment 6 to this supplement have been restated to reflect the Pennsylvania rate level.

(2)(ii)(D): We understand that we have provided information sufficient to support the rate increase requested in this filing.

(2)(iii): We believe that data used in this rate increase filing is in agreement with those used in the annual statement filed with the Department.

89.83 (d): Proposed rate tables intended to comply with this subsection are included with this filing as prepared by American Progressive.

4. Demonstration of Compliance with Generally Requested Information

Attachment 8 to this supplement provides information similar to Exhibit I of the actuarial memorandum except that premiums have been restated to reflect the current Pennsylvania rate level from inception. Attachment 8 is provided in the enclosed Excel workbook as generally requested.

We understand that the purpose for requesting premiums restated to the current level from inception may be to test whether the company is recouping past losses with the requested increase. This approach is one of the most restrictive as it assumes the company could have had the knowledge that it has now at the time of issue. A number of methods exist to quantify or demonstrate whether an increase may be recouping past losses and we offer the following for your consideration.

The subject and definition of "recoupment of past losses" was discussed by the NAIC Health Actuarial Task Force (HATF) in the development of the 2014 Long-Term Care Model Regulation (Model Regulation). The Model Regulation contemplates recouping past losses in Section 20.1.C(3) for newly issued policies. Specifically, recouping past losses is limited by not allowing prior claims in excess of expected claims in the loss ratio test. In developing the Model Regulation, HATF explored alternative variations of "not recouping past losses" before ultimately settling on the approach outlined here.

To demonstrate a rate increase is not recouping past losses under this approach, actuaries must use the lesser of actual and expected past claims in demonstrating compliance with loss ratio and rate stability requirements.

The company is requesting an increase amount justified on each BP cohort, subject to a 100% maximum. For this purpose a rate increase is considered justified to the extent that the actual-to-expected lifetime loss ratio exceeds 1.00 when historical incurred claims are capped at the expected level (consistent with the HATF definition). Table 2 below provides a demonstration that the requested increase is not recouping past losses under the HATF approach. The values in Table 2 are based on the interest-adjusted values in Exhibits I and II of the actuarial memorandum.

American Progressive Life & Health Insurance Company of New York

**Supplement to the Actuarial Memorandum
November 22, 2021**

**Table 2
Rate Increase Justification
Nationwide Experience After Requested increase
(\$ values in 000s)**

Period	Actual/Projected Experience			Expected Loss Ratio	Actual to Expected	Adjusted Incurred Claims ^[1]	Adjusted Loss Ratio	Adjusted Actual to Expected
	Earned Premiums	Incurred Claims	Loss Ratio					
All Benefit Periods								
Historical	\$181,157	\$218,780	121%	57%	2.11	\$103,648	57%	1.00
Future	\$31,310	\$37,724	120%	409%	0.29	\$37,724	120%	0.29
Lifetime	\$212,467	\$256,505	121%	64%	1.89	\$141,372	67%	1.04
Benefit Periods of Three Years or Less								
Historical	\$80,538	\$50,307	62%	55%	1.13	\$44,660	55%	1.00
Future	\$8,867	\$11,658	131%	469%	0.28	\$11,658	131%	0.28
Lifetime	\$89,405	\$61,965	69%	63%	1.10	\$56,318	63%	1.00
Benefit Periods Over Three Years								
Historical	\$100,619	\$168,473	167%	58%	2.87	\$58,788	58%	1.00
Future	\$22,443	\$26,067	116%	369%	0.31	\$26,067	116%	0.31
Lifetime	\$123,062	\$194,540	158%	64%	2.46	\$84,854	69%	1.07

[1] Historical claims capped at the expected level

Also included in this filing is a status listing as prepared by Nassau that includes the rate increases proposed and filed by state departments of insurance.

5. Description of Enclosures

Attachment 1: Nationwide Actual and Projected Experience
Attachment 2: Nationwide Actual and Projected Written Premium and Paid Claims
Attachment 3: Pennsylvania-Specific Actual and Projected Experience
Attachment 4: Pennsylvania-Specific Actual and Projected Written Premium and Paid Claims
Attachment 5: Nationwide and Pennsylvania-Specific Claims and Reserve Balances
Attachment 6: Nationwide Actual and Projected Experience by Duration
Attachment 7: Pennsylvania-Specific Actual and Projected Experience by Duration
Attachment 8: Nationwide Experience Restated to Current Pennsylvania Rate Level from Inception

Enclosures: Status Listing
Numeric Exhibits and Attachments in Excel

Attachment 1
American Progressive Life & Health Insurance Company of New York
Actual-to-Expected Experience by Calendar Year
Nationwide Experience Before Requested Increase
All Policy Forms
All Benefit Periods

		Actual or Projected Experience using Current Assumptions				Expected Experience using Pricing Assumptions			Actual-to- Expected	Cumulative Loss Ratios			Annualized Interest Rate ⁽²⁾	
	Calendar Year	A	B	C = B / A	D	E	F	G = F / E	H = C / G	I	J	K = I / J	L	M
		Earned Premium ⁽¹⁾	Incurred Claims	Incurred Loss Ratio	End of Year Number of Lives	Earned Premium	Incurred Claims	Incurred Loss Ratio	Actual-to- Expected Ratio	Actual at the Current Rate (on Col C)	Expected at the Pricing Rate (on Col G)	Actual-to- Expected Ratio	Current Rate	Pricing Rate
Historical Experience	1987	53,316	5,400	10%		34,659	6,068	17%	0.58	10%	17%	0.58	5.0%	5.5%
	1988	125,497	17,350	14%		70,855	14,852	21%	0.66	13%	20%	0.64	5.0%	5.5%
	1989	146,010	27,507	19%		111,056	38,047	34%	0.55	15%	27%	0.57	4.9%	5.5%
	1990	141,609	33,693	24%		88,484	34,137	39%	0.62	18%	30%	0.59	4.9%	5.5%
	1991	132,897	38,425	29%		75,485	33,275	44%	0.66	20%	33%	0.61	4.8%	5.5%
	1992	124,117	42,333	34%		65,647	33,258	51%	0.67	22%	35%	0.63	4.8%	5.5%
	1993	113,273	45,943	40%		57,004	33,095	58%	0.69	24%	37%	0.65	4.7%	5.5%
	1994	102,209	48,006	47%		49,533	32,844	66%	0.71	26%	39%	0.66	4.6%	5.5%
	1995	91,988	51,006	55%		43,179	32,661	76%	0.73	28%	41%	0.68	4.6%	5.5%
	1996	526,244	137,032	26%		260,335	118,991	46%	0.57	28%	42%	0.65	4.5%	6.5%
	1997	1,395,816	277,659	20%		820,937	323,013	39%	0.51	24%	41%	0.60	4.5%	6.5%
	1998	2,742,353	874,891	32%		1,557,366	531,054	41%	0.79	28%	44%	0.68	4.5%	6.6%
	1999	3,095,715	872,075	22%		2,347,160	1,015,246	43%	0.50	26%	42%	0.62	4.4%	6.6%
	2000	3,932,736	2,998,146	76%		3,482,131	1,522,888	44%	1.74	40%	42%	0.93	4.4%	6.6%
	2001	4,979,085	3,094,798	62%		4,507,414	1,973,354	44%	1.42	45%	43%	1.05	4.3%	6.5%
	2002	5,880,873	5,598,623	95%		5,335,626	2,334,014	44%	2.18	56%	43%	1.30	4.3%	6.5%
	2003	6,592,555	4,837,069	73%		5,958,007	2,551,779	43%	1.71	59%	43%	1.38	4.2%	6.5%
	2004	6,427,301	7,724,987	120%		5,603,022	2,631,331	45%	2.66	68%	44%	1.57	4.1%	6.4%
	2005	5,982,078	5,915,472	99%		4,977,763	2,489,022	50%	1.98	72%	44%	1.62	4.1%	6.4%
	2006	5,553,400	5,824,490	105%		4,448,332	2,449,380	55%	1.90	75%	45%	1.66	4.0%	6.4%
	2007	5,266,652	6,144,855	117%		3,993,643	2,402,832	60%	1.94	78%	46%	1.69	4.0%	6.4%
	2008	4,969,690	8,189,944	165%		3,583,748	2,343,350	65%	2.52	84%	47%	1.78	4.0%	6.4%
	2009	4,564,276	13,120,143	287%		3,217,801	2,277,020	71%	4.06	95%	48%	1.97	4.0%	6.4%
Projected Future Experience (40 Years)	2010	4,226,554	8,598,239	203%		2,874,277	2,203,786	77%	2.65	100%	49%	2.03	4.0%	6.3%
	2011	3,694,553	10,028,276	271%		2,564,985	2,130,428	83%	3.27	107%	50%	2.12	4.0%	6.3%
	2012	3,602,368	6,038,362	168%		2,281,143	2,055,140	90%	1.86	109%	51%	2.13	4.0%	6.3%
	2013	3,688,754	7,314,879	198%		2,018,435	1,978,104	98%	2.02	112%	52%	2.14	4.0%	6.2%
	2014	3,762,176	7,858,590	209%		1,780,037	1,900,640	107%	1.96	115%	53%	2.17	4.1%	6.2%
	2015	3,757,799	4,869,982	130%		1,564,572	1,823,836	117%	1.11	114%	54%	2.14	4.1%	6.1%
	2016	3,788,700	9,477,534	250%		1,370,672	1,749,713	128%	1.96	119%	55%	2.18	4.1%	6.1%
	2017	3,791,372	4,513,882	119%		1,196,924	1,678,452	140%	0.85	119%	55%	2.15	4.1%	6.0%
	2018	3,579,506	5,375,447	150%		1,041,898	1,610,923	155%	0.97	120%	56%	2.14	4.0%	6.0%
	2019	3,489,413	5,859,352	168%		904,186	1,546,606	171%	0.98	121%	57%	2.13	3.8%	5.9%
	2020	3,436,531	4,165,417	121%	888	782,369	1,485,914	190%	0.64	121%	57%	2.11	3.6%	5.8%
	2021	3,678,994	4,620,584	126%	791	675,014	1,428,526	212%	0.59	121%	58%	2.09	3.6%	5.7%
	2022	3,319,803	4,329,762	130%	703	580,752	1,374,597	237%	0.55	121%	58%	2.08	3.6%	5.7%
	2023	2,909,122	4,038,251	139%	622	498,280	1,323,774	266%	0.52	121%	59%	2.06	3.6%	5.6%
	2024	2,536,303	3,751,317	148%	548	426,351	1,274,747	299%	0.49	122%	59%	2.05	3.6%	5.6%
	2025	2,200,930	3,477,704	158%	481	363,811	1,227,817	337%	0.47	122%	60%	2.04	3.6%	5.6%
	2026	1,801,680	3,216,495	180%	420	309,593	1,161,350	382%	0.44	122%	60%	2.03	3.6%	5.5%
	2027	1,636,445	2,970,846	182%	365	262,688	1,135,250	432%	0.42	123%	61%	2.03	3.6%	5.5%
	2028	1,402,746	2,743,490	196%	316	222,242	1,089,776	490%	0.40	123%	61%	2.02	3.7%	5.4%
	2029	1,198,029	2,532,412	211%	273	187,436	1,043,613	557%	0.38	123%	61%	2.02	3.7%	5.4%
	2030	1,019,645	2,338,890	229%	235	157,559	996,634	633%	0.36	124%	62%	2.01	3.7%	5.4%
	2031	864,877	2,157,322	249%	201	131,974	947,552	718%	0.35	124%	62%	2.01	3.8%	5.3%
	2032	731,387	1,986,965	272%	172	110,119	896,017	814%	0.33	125%	62%	2.01	3.8%	5.3%
	2033	616,668	1,827,475	296%	146	91,499	843,155	921%	0.32	125%	62%	2.00	3.8%	5.2%
	2034	518,407	1,678,880	324%	124	75,686	788,815	1042%	0.31	125%	63%	2.00	3.9%	5.2%
	2035	434,483	1,540,056	354%	105	62,300	733,118	1177%	0.30	125%	63%	2.00	3.9%	5.2%
	2036	363,041	1,408,376	388%	89	51,009	675,996	1325%	0.29	126%	63%	2.00	3.9%	5.2%
	2037	302,371	1,281,008	424%	75	41,530	617,649	1487%	0.28	126%	63%	2.00	4.0%	5.1%
	2038	251,041	1,180,715	462%	63	33,605	550,511	1665%	0.28	126%	63%	2.00	4.0%	5.1%
	2039	207,706	1,047,986	505%	52	27,010	502,036	1859%	0.27	126%	63%	2.00	4.0%	5.1%
	2040	171,269	941,370	550%	44	21,557	445,790	2068%	0.27	127%	63%	2.00	4.1%	5.1%
	2041	140,656	839,069	597%	36	17,074	391,616	2294%	0.26	127%	63%	2.00	4.1%	5.1%
	2042	115,043	739,576	643%	30	13,415	339,711	2532%	0.25	127%	64%	2.00	4.2%	5.1%
	2043	93,685	644,878	688%	25	10,451	291,316	2787%	0.25	127%	64%	2.00	4.2%	5.1%
	2044	75,916	557,498	734%	20	8,069	246,777	3058%	0.24	127%	64%	2.00	4.2%	5.1%
	2045	61,213	478,053	781%	16	6,172	206,254	3341%	0.23	127%	64%	2.00	4.3%	5.1%
	2046	49,086	405,148	825%	13	4,676	170,047	3637%	0.23	127%	64%	2.00	4.3%	5.1%
	2047	39,138	336,775	860%	11	3,508	138,029	3935%	0.22	127%	64%	2.00	4.3%	5.1%
	2048	31,005	275,022	887%	9	2,605	110,519	4242%	0.21	127%	64%	2.00	4.4%	5.1%
	2049	24,396	222,235	911%	7	1,915	87,227	4554%	0.20	127%	64%	2.00	4.4%	5.1%
	2050	19,058	177,483	931%	5	1,394	67,850	4867%	0.19	127%	64%	2.00	4.4%	5.2%
	2051	14,774	139,467	944%	4	1,004	52,078	5185%	0.18	127%	64%	2.00	4.4%	5.2%
	2052	11,352	106,576	939%	3	717	39,326	5488%	0.17	127%	64%	2.00	4.4%	5.3%
	2053	8,644	79,349	918%	3	506	29,380	5807%	0.16	127%	64%	2.00	4.4%	5.3%
	2054	6,510	57,751	887%	2	354	21,744	6149%	0.14	127%	64%	2.00	4.5%	5.4%
	2055	4,853	40,629	837%	1	245	15,936	6506%	0.13	127%	64%	2.00	4.5%	5.5%
	2056	3,576	26,989	755%	1	168	11,603	6906%	0.11	127%	64%	2.00	4.5%	5.6%
	2057	2,600	16,277	626%	1	114	8,314	7289%	0.09	127%	64%	2.00	4.5%	5.6%
	2058	1,862	8,592	461%	1	77	5,939	7747%	0.06	127%	64%	2.00	4.5%	5.7%
	2059	1,314	3,969	279%	0	51	4,228	8296%	0.03	127%	64%	2.00	4.5%	5.8%
	2060	912	1,764	193%	0	34	3,007	8958%	0.02	127%	64%	2.00	4.5%	5.9%
History		103,757,419	139,818,208	135%		69,068,885	45,385,075	66%	2.05	121%	57%	2.11		
Future		26,970,540	54,205,806	201%	6,013	4,402,553	21,326,622	484%	0.41	181%	409%	0.44		
Lifetime		130,727,958	194,024,013	148%		73,471,438	66,711,696	91%	1.63	127%	64%	2.00		

[1] Premium restated to reflect the Pennsylvania rate level.

[2] Represents the average interest rate that is used to accumulate or discount for the period between a given calendar year and the valuation date.

Attachment 1
American Progressive Life & Health Insurance Company of New York
Nationwide Experience After Requested Increase and Assumed Implementation Date of February 1, 2022
All Policy Forms
All Benefit Periods

	Calendar Year	Actual or Projected Experience using Current Assumptions				Expected Experience using Pricing Assumptions			Actual-to-Expected Ratio H = C / G	Cumulative Loss Ratios			Annualized Interest Rate ^[1]	
		A	B	C = B / A	D	E	F	G = F / E		I	J	K = I / J	L	M
		Earned Premium ^[1]	Incurred Claims	Incurred Loss Ratio	End of Year Number of Lives	Earned Premium	Incurred Claims	Incurred Loss Ratio		Actual at the Current Rate (on Col C)	Expected at the Pricing Rate (on Col G)	Actual-to-Expected Ratio	Current Rate	Pricing Rate
Historical Experience	1987	53,316	5,400	10%		34,858	2,089	17%	0.58					
	1988	125,497	17,350	14%		70,855	14,852	21%	0.66					
	1989	146,010	27,507	19%		111,056	38,047	34%	0.55					
	1990	141,609	33,693	24%		88,484	34,137	39%	0.62					
	1991	132,897	38,425	29%		75,485	33,275	44%	0.66					
	1992	124,117	42,333	34%		65,647	33,258	51%	0.67					
	1993	113,273	45,043	40%		57,004	33,095	58%	0.69					
	1994	102,209	48,006	47%		49,533	32,844	66%	0.71					
	1995	91,988	51,006	55%		43,179	32,661	76%	0.73					
	1996	526,244	137,032	26%		260,335	118,991	46%	0.57					
	1997	1,395,816	277,659	20%		820,937	323,013	39%	0.51					
	1998	2,742,353	874,691	32%		1,557,366	631,394	41%	0.79					
	1999	3,095,715	872,075	22%		2,347,160	1,015,248	43%	0.50					
	2000	3,932,736	2,998,146	76%		3,482,131	1,522,888	44%	1.74					
	2001	4,979,085	3,094,798	62%		4,507,414	1,973,354	44%	1.42					
	2002	5,880,873	5,598,623	95%		5,335,626	2,334,014	44%	2.18					
	2003	6,592,555	4,837,069	73%		5,958,007	2,551,779	43%	1.71					
	2004	6,427,301	7,724,087	120%		5,603,022	2,531,331	45%	2.66					
	2005	5,982,078	5,915,472	99%		4,977,763	2,489,022	50%	1.98					
	2006	5,553,400	5,824,490	105%		4,448,332	2,449,380	55%	1.90					
	2007	5,266,652	6,144,855	117%		3,993,643	2,402,832	60%	1.94					
Projected Future Experience (40 Years)	2008	4,969,690	8,189,944	165%		3,583,748	2,343,350	65%	2.52					
	2009	4,564,276	13,120,143	287%		3,217,801	2,277,020	71%	4.06					
	2010	4,226,554	8,598,239	203%		2,874,277	2,203,786	77%	2.65					
	2011	3,694,553	10,028,276	271%		2,564,985	2,130,428	83%	3.27					
	2012	3,602,368	6,038,362	168%		2,281,143	2,055,140	90%	1.86					
	2013	3,688,754	7,314,879	198%		2,018,435	1,978,104	98%	2.02					
	2014	3,762,176	7,898,590	209%		1,780,037	1,900,640	107%	1.96					
	2015	3,757,799	4,869,982	130%		1,564,572	1,823,836	117%	1.11					
	2016	3,788,700	9,477,534	250%		1,370,672	1,749,713	128%	1.96					
	2017	3,791,372	4,513,682	119%		1,196,924	1,678,452	140%	0.85					
	2018	3,579,506	5,375,447	150%		1,041,898	1,610,923	155%	0.97					
	2019	3,489,413	5,859,352	168%		904,186	1,546,606	171%	0.98					
	2020	3,436,531	4,165,417	121%	888	782,369	1,485,914	190%	0.64					
	2021	3,678,946	4,630,384	126%	791	675,014	1,428,538	212%	0.59					
	2022	3,965,923	4,244,427	107%	678	580,752	1,374,597	237%	0.45					
	2023	4,526,493	3,821,090	84%	597	498,280	1,323,774	266%	0.32					
	2024	3,961,006	3,540,478	89%	526	426,351	1,274,747	299%	0.30					
	2025	3,441,059	3,275,138	95%	461	363,811	1,227,817	337%	0.28					
	2026	2,916,816	3,022,571	104%	403	309,593	1,181,350	382%	0.27					
	2027	2,565,073	2,755,719	109%	351	262,686	1,135,250	432%	0.25					
	2028	2,202,055	2,567,278	117%	304	222,242	1,089,776	490%	0.24					
	2029	1,883,813	2,365,118	126%	262	187,436	1,043,613	557%	0.23					
	2030	1,606,258	2,180,051	136%	225	157,559	996,634	633%	0.21					
	2031	1,365,156	2,006,778	147%	193	131,974	947,552	718%	0.20					
	2032	1,156,940	1,843,887	159%	165	110,119	896,017	814%	0.20					
	2033	977,719	1,893,445	173%	140	91,498	843,155	921%	0.19					
	2034	823,925	1,552,868	188%	119	75,686	788,815	1042%	0.18					
	2035	692,284	1,421,816	205%	101	62,300	733,118	1177%	0.17					
	2036	579,963	1,297,899	224%	85	51,009	675,996	1325%	0.17					
	2037	484,330	1,178,526	243%	71	41,530	617,649	1487%	0.16					
	2038	403,202	1,066,148	264%	60	33,605	559,511	1665%	0.16					
	2039	334,507	961,122	287%	50	27,010	502,036	1859%	0.15					
	2040	276,578	862,020	312%	42	21,557	445,790	2068%	0.15					
	2041	227,755	767,233	337%	35	17,074	391,616	2294%	0.15					
	2042	186,774	675,353	362%	29	13,415	339,711	2532%	0.14					
	2043	152,495	588,139	386%	24	10,451	291,316	2787%	0.14					
	2044	123,888	507,823	410%	19	8,069	246,777	3058%	0.13					
	2045	100,143	434,946	434%	16	6,172	206,254	3341%	0.13					
	2046	80,499	368,227	457%	13	4,676	170,047	3637%	0.13					
	2047	64,340	305,796	475%	10	3,508	138,029	3935%	0.12					
	2048	51,088	249,524	488%	8	2,805	110,519	4242%	0.12					
	2049	40,288	201,469	500%	7	1,915	87,227	4554%	0.11					
	2050	31,542	160,788	510%	5	1,394	67,850	4867%	0.10					
	2051	24,502	126,278	515%	4	1,004	52,078	5185%	0.10					
	2052	18,866	96,445	511%	3	717	39,326	5488%	0.09					
	2053	14,393	71,778	499%	2	506	29,380	5807%	0.09					
	2054	10,860	52,219	481%	2	354	21,744	6149%	0.08					
	2055	8,113	36,730	453%	1	245	15,936	6506%	0.07					
	2056	5,990	24,405	407%	1	168	11,603	6906%	0.06					
	2057	4,363	14,734	338%	1	114	8,314	7289%	0.05					
	2058	3,131	7,799	249%	1	77	5,939	7747%	0.03					
	2059	2,213	3,354	152%	0	51	4,228	8296%	0.02					
	2060	1,540	1,622	105%	0	34	3,007	8958%	0.01					
History		103,757,419	139,818,208	135%		69,068,889	45,385,079	66%	2.05	121%	57%	2.11		
Future		39,054,880	51,001,624	131%	5,805	4,402,553	21,326,622	484%	0.27	120%	409%	0.29		
Lifetime		142,812,298	190,819,832	134%		73,471,438	66,711,696	91%	1.47	121%	64%	1.89		

[1] Premium restated to reflect the Pennsylvania rate level.

[2] Represents the average interest rate that is used to accumulate or discount for the period between a given calendar year and the valuation date.

Attachment 2
American Progressive Life & Health Insurance Company of New York
Nationwide Written Premium and Paid Claim Experience Before Requested Increase
All Policy Forms
All Benefit Periods

	Calendar Year ^[1]	Loss Ratio Demonstration								Interest Rate Factors	
		Without Interest				With Interest				Calendar Year Effective Int Rate	Mid-Year Disc / Accum Factor
		Written Premium ^[2]	Paid Claims	Loss Ratio	Accumulated Loss Ratio	Written Premium ^[2]	Paid Claims	Loss Ratio	Accumulated Loss Ratio		
Historical Experience	1987	54,346	631	1%	1%	282,838	3,285	1%	1%	5.0%	5.2044
	1988	127,922	3,425	3%	2%	624,026	16,707	3%	2%	5.0%	4.8782
	1989	148,831	8,485	6%	4%	680,522	38,796	6%	4%	4.9%	4.5725
	1990	144,345	14,453	10%	6%	618,644	61,944	10%	5%	4.9%	4.2859
	1991	135,464	20,511	15%	8%	544,194	82,397	15%	7%	4.8%	4.0173
	1992	126,515	26,255	21%	10%	476,387	98,861	21%	9%	4.8%	3.7655
	1993	115,461	31,334	27%	12%	407,517	110,593	27%	11%	4.7%	3.5295
	1994	104,183	35,602	34%	15%	344,666	117,782	34%	13%	4.6%	3.3083
	1995	93,765	39,325	42%	17%	292,606	122,719	42%	15%	4.6%	3.1206
	1996	1,011,581	53,521	5%	11%	2,996,647	158,547	5%	11%	4.5%	2.9623
	1997	1,578,969	111,876	7%	9%	4,440,193	314,604	7%	10%	4.5%	2.8121
	1998	2,554,343	312,772	12%	11%	6,818,683	834,927	12%	11%	4.5%	2.6694
	1999	3,373,725	381,371	11%	11%	8,549,175	966,412	11%	11%	4.4%	2.5340
	2000	4,261,087	749,246	18%	13%	10,250,097	1,802,321	18%	13%	4.4%	2.4055
	2001	5,271,493	1,197,968	23%	16%	12,037,448	2,735,557	23%	15%	4.3%	2.2835
	2002	6,101,509	2,045,680	34%	20%	13,226,081	4,434,367	34%	19%	4.3%	2.1677
	2003	6,610,386	2,479,947	38%	24%	13,602,348	5,103,046	38%	22%	4.2%	2.0577
	2004	6,364,828	3,501,726	55%	29%	12,432,742	6,840,098	55%	27%	4.1%	1.9534
	2005	5,867,239	3,908,591	67%	34%	10,879,455	7,247,589	67%	31%	4.1%	1.8543
	2006	5,597,362	4,608,355	82%	39%	9,916,002	8,163,928	82%	36%	4.0%	1.7715
	2007	5,171,848	5,688,644	110%	46%	8,809,791	9,690,108	110%	41%	4.0%	1.7034
	2008	4,797,570	6,413,515	134%	53%	7,857,924	10,504,676	134%	47%	4.0%	1.6379
	2009	4,422,277	8,070,109	182%	62%	6,964,648	12,709,621	182%	54%	4.0%	1.5749
	2010	4,204,636	9,219,505	219%	72%	6,367,197	13,961,353	219%	62%	4.0%	1.5143
Projected Future Experience (40 Years)	2021	3,735,267	7,043,467	189%	133%	3,669,801	6,920,020	189%	108%	3.6%	0.9825
	2022	3,360,499	6,962,810	207%	135%	3,186,316	6,601,911	207%	109%	3.6%	0.9482
	2023	2,935,946	6,678,596	227%	138%	2,686,614	6,111,422	227%	111%	3.6%	0.9151
	2024	2,552,040	6,037,227	237%	140%	2,254,303	5,332,886	237%	112%	3.6%	0.8833
	2025	2,207,862	5,127,917	232%	141%	1,882,252	4,371,666	232%	113%	3.6%	0.8525
	2026	1,902,335	4,310,807	227%	143%	1,564,215	3,544,605	227%	114%	3.6%	0.8223
	2027	1,632,398	3,840,923	235%	144%	1,294,180	3,045,119	235%	115%	3.6%	0.7928
	2028	1,395,472	3,529,622	253%	145%	1,066,290	2,697,008	253%	116%	3.7%	0.7641
	2029	1,188,659	3,396,393	286%	147%	874,395	2,498,437	286%	117%	3.7%	0.7356
	2030	1,009,140	3,238,403	321%	148%	713,607	2,290,016	321%	117%	3.7%	0.7071
	2031	853,861	2,848,703	334%	149%	579,594	1,933,675	334%	118%	3.8%	0.6788
	2032	720,340	2,668,714	370%	150%	469,281	1,738,591	370%	118%	3.8%	0.6515
	2033	606,003	2,487,653	411%	152%	378,830	1,555,105	411%	119%	3.8%	0.6251
	2034	508,338	2,309,663	454%	153%	304,643	1,384,162	454%	120%	3.9%	0.5993
	2035	425,139	2,137,214	503%	154%	244,092	1,227,070	503%	120%	3.9%	0.5741
	2036	354,459	1,971,992	556%	155%	194,837	1,083,953	556%	120%	3.9%	0.5497
	2037	294,590	1,814,312	616%	156%	154,921	954,123	616%	121%	4.0%	0.5259
	2038	244,079	1,664,212	682%	157%	122,725	836,782	682%	121%	4.0%	0.5028
	2039	201,536	1,521,765	755%	158%	96,831	731,151	755%	121%	4.0%	0.4805
	2040	165,817	1,386,831	836%	159%	76,057	636,113	836%	122%	4.1%	0.4587
	2041	135,886	1,259,082	927%	160%	59,447	550,815	927%	122%	4.1%	0.4375
	2042	110,878	1,138,045	1026%	161%	46,219	474,394	1026%	122%	4.2%	0.4169
	2043	90,074	1,023,129	1136%	161%	35,742	405,984	1136%	122%	4.2%	0.3968
	2044	72,805	914,506	1256%	162%	27,484	345,230	1256%	122%	4.2%	0.3775
	2045	58,557	812,612	1388%	162%	21,035	291,900	1388%	123%	4.3%	0.3592
	2046	46,828	717,684	1533%	163%	16,007	245,315	1533%	123%	4.3%	0.3418
	2047	37,234	629,415	1690%	163%	12,100	204,544	1690%	123%	4.3%	0.3250
	2048	29,409	547,476	1862%	164%	9,086	169,141	1862%	123%	4.4%	0.3089
	2049	23,072	472,263	2047%	164%	6,791	139,008	2047%	123%	4.4%	0.2943
	2050	17,971	404,163	2249%	164%	5,046	113,478	2249%	123%	4.4%	0.2808
	2051	13,888	343,134	2471%	164%	3,718	91,852	2471%	123%	4.4%	0.2677
	2052	10,640	288,744	2714%	165%	2,715	73,690	2714%	123%	4.4%	0.2552
	2053	8,076	240,473	2978%	165%	1,965	58,511	2978%	123%	4.4%	0.2433
	2054	6,068	198,160	3266%	165%	1,408	45,968	3266%	123%	4.5%	0.2320
	2055	4,515	161,597	3579%	165%	999	35,739	3579%	123%	4.5%	0.2212
	2056	3,320	130,306	3925%	165%	700	27,476	3925%	123%	4.5%	0.2109
	2057	2,410	103,735	4305%	165%	484	20,854	4305%	123%	4.5%	0.2010
	2058	1,724	81,404	4721%	165%	330	15,602	4721%	123%	4.5%	0.1917
	2059	1,214	62,965	5188%	165%	222	11,505	5188%	123%	4.5%	0.1827
	2060	844	48,174	5710%	165%	147	8,392	5710%	123%	4.5%	0.1742
Past Future Lifetime		104,434,982	136,844,344	131%		183,893,339	194,799,784	106%			
		26,969,194	80,554,291	299%		22,065,426	58,823,214	267%			
Lifetime		131,404,176	217,398,634	165%		205,958,765	253,622,998	123%			

[1] Actual written premiums are not available for all years. These are estimated values as described in Section 3 of the Supplement to the Actuarial Memorandum.

[2] Premium restated to reflect the Pennsylvania rate level.

Attachment 2
American Progressive Life & Health Insurance Company of New York
Nationwide Written Premium and Paid Claim Experience After Requested Increase and Assumed Implementation Date of February 1, 2022
All Policy Forms
All Benefit Periods

	Calendar Year ^[1]	Loss Ratio Demonstration								Interest Rate Factors	
		Without Interest				With Interest				Calendar Year Effective Int Rate	Mid-Year Disc / Accum Factor
		Written Premium ^[2]	Paid Claims	Loss Ratio	Accumulated Loss Ratio	Written Premium ^[2]	Paid Claims	Loss Ratio	Accumulated Loss Ratio		
Historical Experience	1987	54,346	631	1%	1%	282,838	3,285	1%	1%	5.0%	5.2044
	1988	127,922	3,425	3%	2%	624,026	16,707	3%	2%	5.0%	4.8782
	1989	148,831	8,485	6%	4%	680,522	38,796	6%	4%	4.9%	4.5725
	1990	144,345	14,453	10%	6%	618,644	61,944	10%	5%	4.9%	4.2859
	1991	135,464	20,511	15%	8%	544,194	82,397	15%	7%	4.8%	4.0173
	1992	126,515	26,255	21%	10%	476,387	98,861	21%	9%	4.8%	3.7655
	1993	115,461	31,334	27%	12%	407,517	110,593	27%	11%	4.7%	3.5295
	1994	104,183	35,602	34%	15%	344,666	117,782	34%	13%	4.6%	3.3083
	1995	93,765	39,325	42%	17%	292,606	122,719	42%	15%	4.6%	3.1206
	1996	1,011,581	53,521	5%	11%	2,996,647	158,547	5%	11%	4.5%	2.9623
	1997	1,578,969	111,876	7%	9%	4,440,193	314,604	7%	10%	4.5%	2.8121
	1998	2,554,343	312,772	12%	11%	6,818,683	834,927	12%	11%	4.5%	2.6694
	1999	3,373,725	381,371	11%	11%	8,549,175	966,412	11%	11%	4.4%	2.5340
	2000	4,261,087	749,246	18%	13%	10,250,097	1,802,321	18%	13%	4.4%	2.4055
	2001	5,271,493	1,197,968	23%	16%	12,037,448	2,735,557	23%	15%	4.3%	2.2835
	2002	6,101,509	2,045,680	34%	20%	13,226,081	4,434,367	34%	19%	4.3%	2.1677
	2003	6,610,386	2,479,947	38%	24%	13,602,348	5,103,046	38%	22%	4.2%	2.0577
	2004	6,364,828	3,501,726	55%	29%	12,432,742	6,840,098	55%	27%	4.1%	1.9534
	2005	5,867,239	3,908,591	67%	34%	10,879,455	7,247,589	67%	31%	4.1%	1.8543
	2006	5,597,362	4,608,355	82%	39%	9,916,002	8,163,928	82%	36%	4.0%	1.7715
	2007	5,171,848	5,688,644	110%	46%	8,809,791	9,690,108	110%	41%	4.0%	1.7034
	2008	4,797,570	6,413,515	134%	53%	7,857,924	10,504,676	134%	47%	4.0%	1.6379
	2009	4,422,277	8,070,109	182%	62%	6,964,648	12,709,621	182%	54%	4.0%	1.5749
	2010	4,204,636	9,219,505	219%	72%	6,367,197	13,961,353	219%	62%	4.0%	1.5143
Projected Future Experience (40 Years)	2021	3,689,656	7,043,467	191%	133%	3,624,989	6,920,020	191%	108%	3.6%	0.9825
	2022	4,420,680	6,949,845	157%	134%	4,191,546	6,589,618	157%	109%	3.6%	0.9482
	2023	4,522,902	6,624,259	146%	135%	4,138,798	6,061,700	146%	109%	3.6%	0.9151
	2024	3,939,184	5,934,248	151%	135%	3,479,614	5,241,921	151%	110%	3.6%	0.8833
	2025	3,413,156	4,991,151	146%	135%	2,909,793	4,255,070	146%	111%	3.6%	0.8525
	2026	2,945,569	4,152,797	141%	135%	2,422,025	3,414,680	141%	111%	3.6%	0.8223
	2027	2,532,033	3,670,501	145%	136%	2,007,419	2,910,007	145%	111%	3.6%	0.7928
	2028	2,168,653	3,352,398	155%	136%	1,657,082	2,561,590	155%	112%	3.7%	0.7641
	2029	1,851,060	3,216,596	174%	136%	1,361,667	2,366,175	174%	112%	3.7%	0.7356
	2030	1,574,972	3,059,057	194%	137%	1,113,732	2,163,193	194%	113%	3.7%	0.7071
	2031	1,335,759	2,672,056	200%	138%	906,702	1,813,768	200%	113%	3.8%	0.6788
	2032	1,129,698	2,496,524	221%	138%	735,966	1,626,414	221%	113%	3.8%	0.6515
	2033	952,884	2,321,241	244%	139%	595,676	1,451,076	244%	114%	3.8%	0.6251
	2034	801,493	2,149,956	268%	140%	480,328	1,288,451	268%	114%	3.9%	0.5993
	2035	672,182	1,984,825	295%	141%	385,930	1,139,577	295%	114%	3.9%	0.5741
	2036	562,027	1,827,290	325%	141%	308,932	1,004,414	325%	115%	3.9%	0.5497
	2037	468,446	1,677,556	358%	142%	246,350	882,205	358%	115%	4.0%	0.5259
	2038	389,253	1,535,593	394%	143%	195,720	772,111	394%	115%	4.0%	0.5028
	2039	322,330	1,401,384	435%	143%	154,867	673,313	435%	115%	4.0%	0.4805
	2040	265,960	1,274,704	479%	144%	121,991	584,683	479%	116%	4.1%	0.4587
	2041	218,567	1,155,170	529%	145%	95,617	505,356	529%	116%	4.1%	0.4375
	2042	178,833	1,042,291	583%	145%	74,547	434,479	583%	116%	4.2%	0.4169
	2043	145,676	935,470	642%	146%	57,805	371,200	642%	116%	4.2%	0.3968
	2044	118,061	834,811	707%	146%	44,569	315,145	707%	116%	4.2%	0.3775
	2045	95,208	740,653	778%	147%	34,200	266,052	778%	116%	4.3%	0.3592
	2046	76,336	653,167	856%	147%	26,093	223,262	856%	116%	4.3%	0.3418
	2047	60,853	572,031	940%	147%	19,776	185,896	940%	117%	4.3%	0.3250
	2048	48,189	496,903	1031%	148%	14,888	153,516	1031%	117%	4.4%	0.3089
	2049	37,902	428,103	1130%	148%	11,156	126,010	1130%	117%	4.4%	0.2943
	2050	29,596	365,943	1236%	148%	8,310	102,747	1236%	117%	4.4%	0.2808
	2051	22,930	310,349	1353%	148%	6,138	83,076	1353%	117%	4.4%	0.2677
	2052	17,610	260,893	1481%	148%	4,494	66,582	1481%	117%	4.4%	0.2552
	2053	13,399	217,070	1620%	149%	3,260	52,816	1620%	117%	4.4%	0.2433
	2054	10,093	178,712	1771%	149%	2,341	41,457	1771%	117%	4.5%	0.2320
	2055	7,529	145,614	1934%	149%	1,665	32,204	1934%	117%	4.5%	0.2212
	2056	5,550	117,324	2114%	149%	1,170	24,738	2114%	117%	4.5%	0.2109
	2057	4,038	93,332	2311%	149%	812	18,762	2311%	117%	4.5%	0.2010
	2058	2,896	73,192	2527%	149%	555	14,028	2527%	117%	4.5%	0.1917
	2059	2,043	56,578	2769%	149%	373	10,338	2769%	117%	4.5%	0.1827
	2060	1,424	43,263	3039%	149%	248	7,537	3039%	117%	4.5%	0.1742
Past Future Lifetime		104,434,982	136,844,344	131%		183,893,339	194,799,784	106%			
		39,054,629	77,056,321	197%		31,447,143	56,755,190	180%			
		143,489,611	213,900,665	149%		215,340,482	251,554,975	117%			

[1] Actual written premiums are not available for all years. These are estimated values as described in Section 3 of the Supplement to the Actuarial Memorandum.

[2] Premium restated to reflect the Pennsylvania rate level.

Attachment 3
American Progressive Life & Health Insurance Company of New York
Pennsylvania-Specific Experience Before Requested Increase
All Policy Forms
All Benefit Periods

	Calendar Year	Loss Ratio Demonstration							Interest Rate Factors	
		Without Interest			End of Year Number of Lives	With Interest			Calendar Year Effective Int Rate	Mid-Year Disc / Accum Factor
		Earned Premium	Incurred Claims	Loss Ratio		Earned Premium	Incurred Claims	Loss Ratio		
Historical Experience	2001	57	0	0%		131	0	0%	4.3%	2.2835
	2002	77,793	37,896	49%		168,629	82,147	49%	4.3%	2.1677
	2003	247,488	0	0%		509,261	0	0%	4.2%	2.0577
	2004	304,789	0	0%		595,360	0	0%	4.1%	1.9534
	2005	297,465	274,379	92%		551,581	508,773	92%	4.1%	1.8543
	2006	283,142	0	0%		501,600	0	0%	4.0%	1.7715
	2007	278,839	100,470	36%		474,978	171,141	36%	4.0%	1.7034
	2008	266,988	141,210	53%		437,299	231,287	53%	4.0%	1.6379
	2009	261,525	0	0%		411,876	0	0%	4.0%	1.5749
	2010	252,461	141,983	56%		382,309	215,009	56%	4.0%	1.5143
	2011	242,452	107,973	45%		353,030	157,218	45%	4.0%	1.4561
	2012	236,125	678,896	288%		330,594	950,509	288%	4.0%	1.4001
	2013	239,981	213,680	89%		323,069	287,662	89%	4.0%	1.3462
	2014	239,242	585,378	245%		309,730	757,849	245%	4.1%	1.2946
	2015	253,115	0	0%		315,219	0	0%	4.1%	1.2454
	2016	255,944	263,458	103%		306,694	315,697	103%	4.1%	1.1983
	2017	234,735	158,405	67%		270,616	182,618	67%	4.1%	1.1529
	2018	213,594	286,928	134%		235,864	316,844	134%	4.0%	1.1043
	2019	175,817	247,064	141%		185,829	261,132	141%	3.8%	1.0569
	2020	193,812	316,410	163%	65	197,253	322,027	163%	3.6%	1.0178
Projected Future Experience (40 Years)	2021	190,849	231,413	121%	59	187,504	227,357	121%	3.6%	0.9825
	2022	185,043	234,279	127%	53	175,452	222,136	127%	3.6%	0.9482
	2023	165,572	236,767	143%	48	151,511	216,660	143%	3.6%	0.9151
	2024	146,995	238,007	162%	43	129,845	210,240	162%	3.6%	0.8833
	2025	129,665	236,414	182%	38	110,543	201,548	182%	3.6%	0.8525
	2026	113,582	232,071	204%	34	93,394	190,823	204%	3.6%	0.8223
	2027	98,734	224,382	227%	30	78,277	177,892	227%	3.6%	0.7928
	2028	85,120	213,462	251%	26	65,041	163,108	251%	3.7%	0.7641
	2029	72,725	201,398	277%	23	53,498	148,151	277%	3.7%	0.7356
	2030	61,537	186,796	304%	19	43,515	132,092	304%	3.7%	0.7071
	2031	51,540	170,147	330%	17	34,985	115,494	330%	3.8%	0.6788
	2032	42,707	152,586	357%	14	27,823	99,405	357%	3.8%	0.6515
	2033	34,996	133,936	383%	12	21,877	83,727	383%	3.8%	0.6251
	2034	28,350	116,565	411%	10	16,990	69,856	411%	3.9%	0.5993
	2035	22,701	99,629	439%	8	13,033	57,201	439%	3.9%	0.5741
	2036	17,967	83,653	466%	6	9,876	45,982	466%	3.9%	0.5497
	2037	14,057	69,601	495%	5	7,393	36,602	495%	4.0%	0.5259
	2038	10,893	56,985	523%	4	5,477	28,652	523%	4.0%	0.5028
	2039	8,364	45,987	550%	3	4,019	22,095	550%	4.0%	0.4805
	2040	6,373	36,330	570%	3	2,923	16,664	570%	4.1%	0.4587
	2041	4,826	28,084	582%	2	2,111	12,286	582%	4.1%	0.4375
	2042	3,638	21,420	589%	2	1,517	8,929	589%	4.2%	0.4169
	2043	2,738	16,152	590%	1	1,087	6,409	590%	4.2%	0.3968
	2044	2,061	12,156	590%	1	778	4,589	590%	4.2%	0.3775
	2045	1,558	9,205	591%	1	560	3,307	591%	4.3%	0.3592
	2046	1,187	6,943	585%	1	406	2,373	585%	4.3%	0.3418
	2047	910	5,256	578%	1	296	1,708	578%	4.3%	0.3250
	2048	705	4,082	579%	0	218	1,261	579%	4.4%	0.3089
	2049	548	3,186	581%	0	161	938	581%	4.4%	0.2943
	2050	427	2,526	592%	0	120	709	592%	4.4%	0.2808
	2051	337	2,044	607%	0	90	547	607%	4.4%	0.2677
	2052	265	1,681	635%	0	68	429	635%	4.4%	0.2552
	2053	207	1,398	677%	0	50	340	677%	4.4%	0.2433
	2054	159	1,081	678%	0	37	251	678%	4.5%	0.2320
	2055	121	816	675%	0	27	180	675%	4.5%	0.2212
	2056	90	601	669%	0	19	127	669%	4.5%	0.2109
	2057	65	429	657%	0	13	86	657%	4.5%	0.2010
	2058	46	294	636%	0	9	56	636%	4.5%	0.1917
	2059	32	189	597%	0	6	35	597%	4.5%	0.1827
	2060	21	114	545%	0	4	20	545%	4.5%	0.1742
Past Future Lifetime		4,555,364	3,554,130	78%		6,860,922	4,759,916	69%		
		1,507,711	3,318,062	220%	464	1,240,549	2,510,266	202%		
		6,063,075	6,872,192	113%		8,101,471	7,270,182	90%		

Attachment 3
American Progressive Life & Health Insurance Company of New York
Pennsylvania-Specific Experience After Requested Increase and Assumed Implementation Date of February 1, 2022
All Policy Forms
All Benefit Periods

	Calendar Year	Loss Ratio Demonstration							Interest Rate Factors	
		Without Interest			End of Year Number of Lives	With Interest			Calendar Year Effective Int Rate	Mid-Year Disc / Accum Factor
		Earned Premium	Incurred Claims	Loss Ratio		Earned Premium	Incurred Claims	Loss Ratio		
Historical Experience	2001	57	0	0%		131	0	0%	4.3%	2.2835
	2002	77,793	37,896	49%		168,629	82,147	49%	4.3%	2.1677
	2003	247,488	0	0%		509,261	0	0%	4.2%	2.0577
	2004	304,789	0	0%		595,360	0	0%	4.1%	1.9534
	2005	297,465	274,379	92%		551,581	508,773	92%	4.1%	1.8543
	2006	283,142	0	0%		501,600	0	0%	4.0%	1.7715
	2007	278,839	100,470	36%		474,978	171,141	36%	4.0%	1.7034
	2008	266,988	141,210	53%		437,299	231,287	53%	4.0%	1.6379
	2009	261,525	0	0%		411,876	0	0%	4.0%	1.5749
	2010	252,461	141,983	56%		382,309	215,009	56%	4.0%	1.5143
	2011	242,452	107,973	45%		353,030	157,218	45%	4.0%	1.4561
	2012	236,125	678,896	288%		330,594	950,509	288%	4.0%	1.4001
	2013	239,981	213,680	89%		323,069	287,662	89%	4.0%	1.3462
	2014	239,242	585,378	245%		309,730	757,849	245%	4.1%	1.2946
	2015	253,115	0	0%		315,219	0	0%	4.1%	1.2454
	2016	255,944	263,458	103%		306,694	315,697	103%	4.1%	1.1983
	2017	234,735	158,405	67%		270,616	182,618	67%	4.1%	1.1529
	2018	213,594	286,928	134%		235,864	316,844	134%	4.0%	1.1043
	2019	175,817	247,064	141%		185,829	261,132	141%	3.8%	1.0569
	2020	193,812	316,410	163%	65	197,253	322,027	163%	3.6%	1.0178
Projected Future Experience (40 Years)	2021	190,849	231,413	121%	59	187,504	227,357	121%	3.6%	0.9825
	2022	217,148	229,736	106%	51	205,893	217,828	106%	3.6%	0.9482
	2023	248,868	225,171	90%	46	227,733	206,048	90%	3.6%	0.9151
	2024	222,050	225,768	102%	42	196,145	199,429	102%	3.6%	0.8833
	2025	196,171	223,756	114%	37	167,241	190,757	114%	3.6%	0.8525
	2026	172,065	219,237	127%	33	141,482	180,270	127%	3.6%	0.8223
	2027	149,738	211,634	141%	29	118,713	167,786	141%	3.6%	0.7928
	2028	129,205	201,067	156%	25	98,726	153,637	156%	3.7%	0.7641
	2029	110,464	189,476	172%	22	81,259	139,381	172%	3.7%	0.7356
	2030	93,513	175,523	188%	19	66,127	124,120	188%	3.7%	0.7071
	2031	78,341	159,711	204%	16	53,177	108,410	204%	3.8%	0.6788
	2032	64,916	143,109	220%	13	42,291	93,232	220%	3.8%	0.6515
	2033	53,179	125,544	236%	11	33,244	78,482	236%	3.8%	0.6251
	2034	43,052	109,204	254%	9	25,801	65,445	254%	3.9%	0.5993
	2035	34,436	93,275	271%	8	19,771	53,553	271%	3.9%	0.5741
	2036	27,212	78,282	288%	6	14,958	43,030	288%	3.9%	0.5497
	2037	21,242	65,109	307%	5	11,171	34,240	307%	4.0%	0.5259
	2038	16,412	53,298	325%	4	8,252	26,799	325%	4.0%	0.5028
	2039	12,554	43,016	343%	3	6,031	20,668	343%	4.0%	0.4805
	2040	9,517	33,989	357%	3	4,365	15,590	357%	4.1%	0.4587
	2041	7,163	26,286	367%	2	3,134	11,499	367%	4.1%	0.4375
	2042	5,362	20,063	374%	2	2,235	8,363	374%	4.2%	0.4169
	2043	4,001	15,144	379%	1	1,588	6,009	379%	4.2%	0.3968
	2044	2,981	11,414	383%	1	1,125	4,309	383%	4.2%	0.3775
	2045	2,229	8,657	388%	1	801	3,110	388%	4.3%	0.3592
	2046	1,677	6,545	390%	1	573	2,237	390%	4.3%	0.3418
	2047	1,271	4,968	391%	1	413	1,614	391%	4.3%	0.3250
	2048	973	3,868	398%	0	301	1,195	398%	4.4%	0.3089
	2049	748	3,026	405%	0	220	891	405%	4.4%	0.2943
	2050	574	2,404	419%	0	161	675	419%	4.4%	0.2808
	2051	449	1,949	434%	0	120	522	434%	4.4%	0.2677
	2052	351	1,605	458%	0	89	410	458%	4.4%	0.2552
	2053	272	1,336	492%	0	66	325	492%	4.4%	0.2433
	2054	209	1,034	496%	0	48	240	496%	4.5%	0.2320
	2055	157	781	496%	0	35	173	496%	4.5%	0.2212
	2056	117	576	494%	0	25	121	494%	4.5%	0.2109
	2057	84	411	487%	0	17	83	487%	4.5%	0.2010
	2058	60	281	472%	0	11	54	472%	4.5%	0.1917
	2059	41	181	444%	0	7	33	444%	4.5%	0.1827
	2060	27	109	405%	0	5	19	405%	4.5%	0.1742
Past Future Lifetime		4,555,364	3,554,130	78%		6,860,922	4,759,916	69%		
		2,119,678	3,147,956	149%	450	1,720,860	2,387,942	139%		
		6,675,042	6,702,086	100%		8,581,782	7,147,858	83%		

Attachment 4
American Progressive Life & Health Insurance Company of New York
Pennsylvania-Specific Written Premium and Paid Claim Experience Before Requested Increase
All Policy Forms
All Benefit Periods

	Calendar Year	Loss Ratio Demonstration								Interest Rate Factors	
		Without Interest				With Interest				Calendar Year Effective Int Rate	Mid-Year Disc / Accum Factor
		Written Premium	Paid Claims	Loss Ratio	Accumulated Loss Ratio	Written Premium	Paid Claims	Loss Ratio	Accumulated Loss Ratio		
Historical Experience	2001	149	0	0%	0%	340	0	0%	0%	4.3%	2.2835
	2002	109,535	0	0%	0%	237,435	0	0%	0%	4.3%	2.1677
	2003	266,728	18,388	7%	5%	548,852	37,836	7%	5%	4.2%	2.0577
	2004	312,897	19,683	6%	6%	611,197	38,449	6%	5%	4.1%	1.9534
	2005	291,239	22,846	8%	6%	540,036	42,362	8%	6%	4.1%	1.8543
	2006	283,950	65,792	23%	10%	503,032	116,553	23%	10%	4.0%	1.7715
	2007	278,080	68,975	25%	13%	473,684	117,493	25%	12%	4.0%	1.7034
	2008	262,204	148,001	56%	19%	429,464	242,410	56%	18%	4.0%	1.6379
	2009	261,340	119,212	46%	22%	411,585	187,748	46%	21%	4.0%	1.5749
	2010	251,106	96,896	39%	24%	380,256	146,732	39%	22%	4.0%	1.5143
	2011	241,408	84,055	35%	25%	351,511	122,391	35%	23%	4.0%	1.4561
	2012	230,758	188,295	82%	30%	323,079	263,628	82%	27%	4.0%	1.4001
	2013	244,836	207,325	85%	34%	329,606	279,107	85%	31%	4.0%	1.3462
	2014	236,788	249,635	105%	39%	306,554	323,185	105%	35%	4.1%	1.2946
	2015	252,529	201,605	80%	42%	314,488	251,070	80%	38%	4.1%	1.2454
	2016	254,835	252,350	99%	46%	305,365	302,387	99%	41%	4.1%	1.1983
	2017	227,425	433,882	191%	54%	262,188	500,203	191%	47%	4.1%	1.1529
	2018	211,456	399,452	189%	61%	233,503	441,100	189%	52%	4.0%	1.1043
	2019	176,318	306,669	174%	66%	186,358	324,132	174%	55%	3.8%	1.0569
	2020	191,337	337,412	176%	70%	194,733	343,402	176%	59%	3.6%	1.0178
Projected Future Experience (40 Years)	2021	194,865	235,430	121%	72%	191,449	231,303	121%	60%	3.6%	0.9825
	2022	186,305	285,726	153%	75%	176,649	270,917	153%	63%	3.6%	0.9482
	2023	166,181	311,872	188%	79%	152,068	285,386	188%	65%	3.6%	0.9151
	2024	147,301	308,690	210%	83%	130,116	272,677	210%	68%	3.6%	0.8833
	2025	129,719	288,916	223%	86%	110,589	246,307	223%	70%	3.6%	0.8525
	2026	113,431	267,209	236%	89%	93,270	219,715	236%	72%	3.6%	0.8223
	2027	98,427	253,836	258%	92%	78,034	201,243	258%	74%	3.6%	0.7928
	2028	84,702	243,252	287%	95%	64,721	185,870	287%	75%	3.7%	0.7641
	2029	72,236	235,989	327%	98%	53,138	173,597	327%	77%	3.7%	0.7356
	2030	61,012	225,831	370%	101%	43,144	159,695	370%	79%	3.7%	0.7071
	2031	51,009	206,348	405%	103%	34,625	140,067	405%	80%	3.8%	0.6788
	2032	42,193	191,023	453%	106%	27,488	124,446	453%	81%	3.8%	0.6515
	2033	34,518	173,998	504%	108%	21,578	108,771	504%	83%	3.8%	0.6251
	2034	27,919	156,068	559%	110%	16,732	93,531	559%	83%	3.9%	0.5993
	2035	22,324	137,814	617%	112%	12,817	79,125	617%	84%	3.9%	0.5741
	2036	17,645	119,782	679%	114%	9,699	65,841	679%	85%	3.9%	0.5497
	2037	13,789	102,559	744%	115%	7,251	53,935	744%	86%	4.0%	0.5259
	2038	10,673	86,643	812%	116%	5,367	43,565	812%	86%	4.0%	0.5028
	2039	8,186	72,181	882%	117%	3,933	34,680	882%	86%	4.0%	0.4805
	2040	6,228	59,158	950%	118%	2,857	27,135	950%	87%	4.1%	0.4587
	2041	4,708	47,620	1011%	119%	2,060	20,832	1011%	87%	4.1%	0.4375
	2042	3,542	37,645	1063%	120%	1,476	15,693	1063%	87%	4.2%	0.4169
	2043	2,657	29,284	1102%	120%	1,054	11,620	1102%	87%	4.2%	0.3968
	2044	1,989	22,490	1130%	120%	751	8,490	1130%	87%	4.2%	0.3775
	2045	1,495	17,120	1145%	121%	537	6,150	1145%	87%	4.3%	0.3592
	2046	1,131	12,968	1146%	121%	387	4,433	1146%	88%	4.3%	0.3418
	2047	859	9,801	1141%	121%	279	3,185	1141%	88%	4.3%	0.3250
	2048	658	7,427	1129%	121%	203	2,294	1129%	88%	4.4%	0.3089
	2049	504	5,682	1126%	121%	148	1,672	1126%	88%	4.4%	0.2943
	2050	386	4,391	1137%	121%	108	1,233	1137%	88%	4.4%	0.2808
	2051	299	3,437	1148%	121%	80	920	1148%	88%	4.4%	0.2677
	2052	231	2,726	1181%	121%	59	696	1181%	88%	4.4%	0.2552
	2053	176	2,195	1246%	121%	43	534	1246%	88%	4.4%	0.2433
	2054	133	1,777	1338%	121%	31	412	1338%	88%	4.5%	0.2320
	2055	98	1,412	1441%	121%	22	312	1441%	88%	4.5%	0.2212
	2056	71	1,090	1540%	121%	15	230	1540%	88%	4.5%	0.2109
	2057	50	814	1632%	121%	10	164	1632%	88%	4.5%	0.2010
	2058	34	592	1735%	121%	7	113	1735%	88%	4.5%	0.1917
	2059	23	416	1847%	121%	4	76	1847%	88%	4.5%	0.1827
	2060	14	280	1959%	121%	2	49	1959%	88%	4.5%	0.1742
	Past	4,584,916	3,220,472	70%		6,943,266	4,080,188	59%			
	Future	1,507,723	4,171,493	277%		1,242,801	3,096,916	249%			
	Lifetime	6,092,638	7,391,964	121%		8,186,067	7,177,104	88%			

Attachment 4
American Progressive Life & Health Insurance Company of New York
Pennsylvania-Specific Written Premium and Paid Claim Experience After Requested Increase and Assumed Implementation Date of February 1, 2022
All Policy Forms
All Benefit Periods

	Calendar Year	Loss Ratio Demonstration								Interest Rate Factors	
		Without Interest				With Interest				Calendar Year Effective Int Rate	Mid-Year Disc / Accum Factor
		Written Premium	Paid Claims	Loss Ratio	Accumulated Loss Ratio	Written Premium	Paid Claims	Loss Ratio	Accumulated Loss Ratio		
Historical Experience	2001	149	0	0%	0%	340	0	0%	0%	4.3%	2.2835
	2002	109,535	0	0%	0%	237,435	0	0%	0%	4.3%	2.1677
	2003	266,728	18,388	7%	5%	548,852	37,836	7%	5%	4.2%	2.0577
	2004	312,897	19,683	6%	6%	611,197	38,449	6%	5%	4.1%	1.9534
	2005	291,239	22,846	8%	6%	540,036	42,362	8%	6%	4.1%	1.8543
	2006	283,950	65,792	23%	10%	503,032	116,553	23%	10%	4.0%	1.7715
	2007	278,080	68,975	25%	13%	473,684	117,493	25%	12%	4.0%	1.7034
	2008	262,204	148,001	56%	19%	429,464	242,410	56%	18%	4.0%	1.6379
	2009	261,340	119,212	46%	22%	411,585	187,748	46%	21%	4.0%	1.5749
	2010	251,106	96,896	39%	24%	380,256	146,732	39%	22%	4.0%	1.5143
	2011	241,408	84,055	35%	25%	351,511	122,391	35%	23%	4.0%	1.4561
	2012	230,758	188,295	82%	30%	323,079	263,628	82%	27%	4.0%	1.4001
	2013	244,836	207,325	85%	34%	329,606	279,107	85%	31%	4.0%	1.3462
	2014	236,788	249,635	105%	39%	306,554	323,185	105%	35%	4.1%	1.2946
	2015	252,529	201,605	80%	42%	314,488	251,070	80%	38%	4.1%	1.2454
	2016	254,835	252,350	99%	46%	305,365	302,387	99%	41%	4.1%	1.1983
	2017	227,425	433,882	191%	54%	262,188	500,203	191%	47%	4.1%	1.1529
	2018	211,456	399,452	189%	61%	233,503	441,100	189%	52%	4.0%	1.1043
	2019	176,318	306,669	174%	66%	186,358	324,132	174%	55%	3.8%	1.0569
	2020	191,337	337,412	176%	70%	194,733	343,402	176%	59%	3.6%	1.0178
Projected Future Experience (40 Years)	2021	193,787	235,430	121%	72%	190,391	231,303	121%	60%	3.6%	0.9825
	2022	229,369	284,799	124%	75%	217,480	270,037	124%	62%	3.6%	0.9482
	2023	249,214	307,882	124%	77%	228,050	281,736	124%	64%	3.6%	0.9151
	2024	221,354	300,929	136%	79%	195,530	265,821	136%	66%	3.6%	0.8833
	2025	195,251	278,609	143%	82%	166,456	237,521	143%	68%	3.6%	0.8525
	2026	170,980	255,409	149%	84%	140,590	210,012	149%	69%	3.6%	0.8223
	2027	148,547	241,250	162%	86%	117,769	191,265	162%	70%	3.6%	0.7928
	2028	127,963	230,379	180%	87%	97,777	176,034	180%	72%	3.7%	0.7641
	2029	109,219	223,125	204%	90%	80,343	164,134	204%	73%	3.7%	0.7356
	2030	92,305	213,208	231%	92%	65,273	150,768	231%	74%	3.7%	0.7071
	2031	77,204	194,183	252%	94%	52,405	131,810	252%	75%	3.8%	0.6788
	2032	63,873	179,519	281%	95%	41,611	116,952	281%	76%	3.8%	0.6515
	2033	52,248	163,325	313%	97%	32,662	102,099	313%	77%	3.8%	0.6251
	2034	42,240	146,346	346%	99%	25,314	87,704	346%	78%	3.9%	0.5993
	2035	33,743	129,107	383%	100%	19,374	74,126	383%	79%	3.9%	0.5741
	2036	26,634	112,109	421%	101%	14,640	61,624	421%	79%	3.9%	0.5497
	2037	20,769	95,905	462%	103%	10,922	50,435	462%	80%	4.0%	0.5259
	2038	16,031	80,957	505%	104%	8,060	40,706	505%	80%	4.0%	0.5028
	2039	12,249	67,400	550%	104%	5,885	32,383	550%	80%	4.0%	0.4805
	2040	9,276	55,212	595%	105%	4,255	25,324	595%	81%	4.1%	0.4587
	2041	6,970	44,424	637%	106%	3,049	19,435	637%	81%	4.1%	0.4375
	2042	5,206	35,111	674%	106%	2,170	14,636	674%	81%	4.2%	0.4169
	2043	3,872	27,311	705%	106%	1,537	10,837	705%	81%	4.2%	0.3968
	2044	2,870	20,979	731%	107%	1,084	7,920	731%	81%	4.2%	0.3775
	2045	2,134	15,979	749%	107%	767	5,740	749%	81%	4.3%	0.3592
	2046	1,596	12,116	759%	107%	546	4,141	759%	81%	4.3%	0.3418
	2047	1,198	9,171	766%	107%	389	2,980	766%	81%	4.3%	0.3250
	2048	906	6,963	769%	107%	280	2,151	769%	81%	4.4%	0.3089
	2049	686	5,339	778%	107%	202	1,572	778%	81%	4.4%	0.2943
	2050	519	4,136	798%	107%	146	1,161	798%	81%	4.4%	0.2808
	2051	398	3,246	815%	107%	107	869	815%	81%	4.4%	0.2677
	2052	305	2,581	847%	107%	78	659	847%	81%	4.4%	0.2552
	2053	231	2,083	901%	107%	56	507	901%	81%	4.4%	0.2433
	2054	173	1,689	976%	107%	40	392	976%	81%	4.5%	0.2320
	2055	127	1,344	1058%	108%	28	297	1058%	81%	4.5%	0.2212
	2056	91	1,039	1137%	108%	19	219	1137%	81%	4.5%	0.2109
	2057	64	776	1210%	108%	13	156	1210%	81%	4.5%	0.2010
	2058	44	565	1290%	108%	8	108	1290%	81%	4.5%	0.1917
	2059	29	397	1376%	108%	5	73	1376%	81%	4.5%	0.1827
	2060	18	267	1461%	108%	3	47	1461%	81%	4.5%	0.1742
	Past	4,584,916	3,220,472	70%		6,943,266	4,080,188	59%			
	Future	2,119,694	3,990,597	188%		1,725,314	2,975,694	172%			
	Lifetime	6,704,609	7,211,069	108%		8,668,580	7,055,881	81%			

Attachment 5
American Progressive Life & Health Insurance Company of New York
Nationwide and Pennsylvania-Specific Reserve Balance
All Policy Forms

Year	Nationwide		Pennsylvania-Specific	
	Claim Reserve ^[1]	Year-End Active Life Reserve ^[2]	Claim Reserve ^[1]	Year-End Active Life Reserve ^[2]
2001	33,576	N/A	0	N/A
2002	0	N/A	0	N/A
2003	44,340	N/A	0	N/A
2004	251,024	9,801,186	0	234,247
2005	0	12,053,838	0	438,012
2006	0	13,808,152	0	649,090
2007	93,008	15,678,900	0	871,904
2008	117,838	17,252,687	0	1,079,780
2009	577,904	18,548,163	0	1,300,477
2010	440,736	19,933,288	0	1,502,564
2011	355,802	20,623,619	0	1,727,396
2012	254,958	21,266,326	68,738	1,902,152
2013 ^[3]	512,107	92,212,756	0	5,371,161
2014 ^[3]	1,327,463	64,483,710	106,141	3,935,539
2015 ^[3]	795,808	64,806,963	0	4,411,807
2016 ^[3]	3,012,634	50,629,381	0	3,665,904
2017 ^[3]	1,336,869	57,571,931	21,684	3,863,995
2018 ^[3]	2,083,080	48,626,769	19,034	3,309,519
2019 ^[3]	3,796,015	47,532,007	110,969	3,117,769
2020 ^[3]	3,597,036	48,144,015	253,579	3,193,328

[1] Claim reserve is the sum of disabled life reserve and incurred but not reported reserve as of December 31, 2020. Claim reserves are discounted to incurral using the average statutory interest rate for each policy form or group of policy forms.

[2] Active life reserves prior to 2004 are not available.

[3] Beginning in 2013, the active life reserve balance includes premium deficiency reserves.

Attachment 6
American Progressive Life & Health Insurance Company of New York
Nationwide Actual Experience Before Requested Increase
by Policy Duration with No Interest
All Policy Forms

Policy Duration	Earned Premium ^[1]	Incurred Claims	Loss Ratio
1	9,402,010	3,303,519	35%
2	8,424,223	3,651,076	43%
3	7,560,542	5,304,997	70%
4	6,919,540	5,778,217	84%
5	6,427,582	6,522,713	101%
6	6,012,341	6,396,019	106%
7	5,655,169	8,453,521	149%
8	5,336,126	10,835,241	203%
9	4,967,746	8,847,987	178%
10	4,624,220	8,901,347	192%
11	4,371,590	9,731,188	223%
12	4,167,870	7,958,354	191%
13	4,049,143	6,749,606	167%
14	4,019,812	8,827,008	220%
15	3,978,182	9,474,801	238%
16	3,862,731	6,121,042	158%
17	3,777,962	5,560,356	147%
18	3,748,653	6,035,600	161%
19	3,731,549	5,274,321	141%
20	3,648,543	5,063,796	139%
21	3,452,862	4,808,475	139%
22	3,174,471	4,688,311	148%
23	2,854,460	4,355,225	153%
24	2,536,028	3,840,774	151%
25	2,212,636	3,701,240	167%
26	1,908,028	3,427,750	180%
27	1,632,001	3,150,674	193%
28	1,386,554	2,932,847	212%
29	1,172,097	2,726,035	233%
30	987,191	2,451,840	248%
31	828,316	2,210,045	267%
32	692,792	2,014,289	291%
33	577,827	1,839,641	318%
34	480,476	1,676,642	349%
35	398,552	1,519,918	381%
36	329,672	1,367,993	415%
37	271,927	1,226,637	451%
38	223,633	1,099,222	492%
39	183,347	982,020	536%
40	149,790	868,830	580%
41	121,913	760,448	624%
42	98,825	660,809	669%
43	79,761	570,487	715%
44	64,074	488,497	762%
45	51,190	410,692	802%
46	40,653	339,109	834%
47	32,084	275,851	860%
48	25,147	221,429	881%
49	19,565	175,580	897%
50	15,097	135,520	898%
51	11,540	101,608	880%
52	8,730	74,171	850%
53	6,531	52,580	805%
54	4,831	35,615	737%
55	3,531	22,210	629%
56	2,543	12,098	476%
57	1,802	5,315	295%
58	1,239	2,399	194%
59	567	1,042	184%
60	96	365	379%
Total	130,727,913	194,024,940	148%

[1] Premiums restated to reflect the Pennsylvania rate level.

Attachment 7
American Progressive Life & Health Insurance Company of New York
Pennsylvania-Specific Actual Experience Before Requested Increase
by Policy Duration with No Interest
All Policy Forms

Policy Duration	Earned Premium	Incurred Claims	Loss Ratio
1	351,675	44,078	13%
2	324,464	6,182	2%
3	299,247	19,311	6%
4	286,404	152,521	53%
5	275,527	161,932	59%
6	266,790	99,327	37%
7	261,138	121,814	47%
8	253,168	124,978	49%
9	243,220	131,479	54%
10	238,937	377,900	158%
11	242,618	581,545	240%
12	245,163	361,076	147%
13	249,016	209,451	84%
14	244,130	151,446	62%
15	232,529	181,186	78%
16	215,110	253,606	118%
17	190,993	347,473	182%
18	172,428	285,936	166%
19	201,670	199,280	99%
20	180,077	234,850	130%
21	161,245	237,296	147%
22	142,965	238,875	167%
23	125,924	238,222	189%
24	110,119	234,697	213%
25	95,540	226,692	237%
26	82,175	215,735	263%
27	70,014	203,344	290%
28	59,049	188,801	320%
29	49,268	171,955	349%
30	40,644	152,984	376%
31	33,134	133,553	403%
32	26,682	115,080	431%
33	21,221	97,336	459%
34	16,674	80,598	483%
35	12,942	65,684	508%
36	9,945	52,671	530%
37	7,571	41,390	547%
38	5,720	31,879	557%
39	4,300	24,090	560%
40	3,225	17,984	558%
41	2,420	13,357	552%
42	1,823	9,933	545%
43	1,385	7,475	540%
44	1,064	5,669	533%
45	826	4,375	529%
46	649	3,504	540%
47	513	2,827	551%
48	406	2,318	570%
49	325	1,929	594%
50	259	1,624	628%
51	204	1,374	674%
52	158	1,081	683%
53	121	824	680%
54	91	610	673%
55	66	438	661%
56	47	301	640%
57	32	195	602%
58	21	118	550%
59	14	65	477%
60	8	31	369%
Total	6,063,096	6,872,282	113%

Attachment 8
American Progressive Life & Health Insurance Company of New York
Actual-to-Expected Experience by Calendar Year
Nationwide Experience Restated to the Current Pennsylvania Rate Level from Inception
All Policy Forms
All Benefit Periods

	Calendar Year	Actual or Projected Experience using Current Assumptions				Expected Experience using Pricing Assumptions			Actual-to-Expected Ratio	Cumulative Loss Ratios			Annualized Interest Rates ^[2]	
		A	B	C = B / A	D	E	F	G = F / E		I	J	K = I / J	L	M
		Earned Premium ^[1]	Incurred Claims	Incurred Loss Ratio	End of Year Number of Lives	Earned Premium	Incurred Claims	Incurred Loss Ratio		Actual at the Current Rate (on Col C)	Expected at the Pricing Rate (on Col G)	Actual-to-Expected Ratio	Current Rate	Pricing Rate
Historical Experience	1987	160,170	6,400	3%		34,859	6,089	17%	0.19				5.0%	5.5%
	1988	377,014	17,350	5%		70,855	14,892	21%	0.22	3%	17%	0.19	5.0%	5.5%
	1989	438,638	27,507	6%		111,056	38,047	34%	0.18	5%	27%	0.19	4.9%	5.5%
	1990	425,417	33,693	8%		88,484	34,137	39%	0.21	6%	30%	0.20	4.9%	5.5%
	1991	399,243	38,425	10%		75,485	33,275	44%	0.22	7%	33%	0.20	4.8%	5.5%
	1992	372,867	42,333	11%		65,647	33,258	51%	0.22	7%	35%	0.21	4.8%	5.5%
	1993	340,290	45,643	13%		57,004	33,095	58%	0.23	8%	37%	0.22	4.7%	5.5%
	1994	307,052	48,006	16%		49,533	32,844	66%	0.24	9%	39%	0.22	4.6%	5.5%
	1995	276,346	51,006	18%		43,179	32,661	76%	0.24	9%	41%	0.23	4.6%	5.5%
	1996	1,597,847	137,032	9%		260,335	118,991	46%	0.19	9%	42%	0.22	4.5%	6.5%
	1997	4,243,906	277,659	7%		820,937	323,013	39%	0.17	8%	41%	0.20	4.5%	6.5%
	1998	8,343,256	874,691	10%		1,557,366	631,054	41%	0.26	9%	41%	0.22	4.5%	6.6%
	1999	9,435,747	672,075	7%		2,347,160	1,015,248	43%	0.16	8%	42%	0.20	4.4%	6.6%
	2000	12,006,465	2,998,146	25%		3,482,131	1,522,888	44%	0.57	13%	42%	0.31	4.4%	6.6%
	2001	15,216,072	3,094,798	20%		4,507,414	1,973,354	44%	0.46	15%	43%	0.35	4.3%	6.5%
	2002	17,972,143	5,598,623	31%		5,335,626	2,334,014	44%	0.71	18%	43%	0.43	4.3%	6.5%
	2003	20,147,320	4,837,069	24%		5,998,007	2,551,779	43%	0.56	19%	43%	0.45	4.2%	6.5%
	2004	19,938,609	7,724,087	39%		5,603,022	2,531,331	45%	0.87	22%	44%	0.52	4.1%	6.4%
	2005	18,280,604	5,915,472	32%		4,977,763	2,489,022	50%	0.65	24%	44%	0.53	4.1%	6.4%
	2006	16,976,479	5,824,490	34%		4,448,332	2,449,380	55%	0.62	25%	45%	0.54	4.0%	6.4%
	2007	16,101,060	6,144,855	38%		3,993,643	2,402,832	60%	0.63	26%	46%	0.55	4.0%	6.4%
Projected Future Experience (40 Years)	2008	15,195,745	8,189,944	54%		3,583,748	2,343,350	65%	0.82	28%	47%	0.58	4.0%	6.4%
	2009	13,960,795	13,120,143	94%		3,217,801	2,277,020	71%	1.33	31%	48%	0.65	4.0%	6.4%
	2010	12,929,632	8,598,239	67%		2,874,277	2,203,786	77%	0.97	33%	49%	0.67	4.0%	6.3%
	2011	11,300,986	10,028,276	89%		2,564,985	2,130,428	83%	1.07	35%	50%	0.70	4.0%	6.3%
	2012	11,021,500	6,038,362	55%		2,281,143	2,055,140	90%	0.61	36%	51%	0.70	4.0%	6.3%
	2013	9,829,225	7,314,879	74%		2,018,435	1,978,104	98%	0.76	37%	52%	0.71	4.0%	6.2%
	2014	8,824,716	7,858,590	89%		1,780,037	1,900,640	107%	0.83	38%	53%	0.72	4.1%	6.2%
	2015	7,707,300	4,989,982	65%		1,564,572	1,823,836	117%	0.94	39%	54%	0.72	4.1%	6.1%
	2016	6,578,526	9,477,534	136%		1,370,672	1,749,713	128%	1.06	40%	55%	0.74	4.1%	6.1%
	2017	6,117,978	4,513,682	74%		1,196,924	1,678,452	140%	0.53	41%	55%	0.74	4.1%	6.0%
	2018	5,037,314	5,375,447	107%		1,041,898	1,610,923	155%	0.69	41%	56%	0.74	4.0%	6.0%
	2019	4,742,437	5,859,352	124%		904,186	1,546,606	171%	0.72	42%	57%	0.75	3.8%	5.9%
	2020	4,012,884	4,165,417	104%	888	782,369	1,485,914	190%	0.55	43%	57%	0.75	3.6%	5.8%
	2021	3,712,111	4,820,584	122%	791	675,014	1,428,326	212%	0.58	43%	58%	0.75	3.6%	5.7%
	2022	3,320,781	4,329,762	130%	703	580,752	1,374,597	237%	0.55	44%	58%	0.75	3.6%	5.7%
	2023	2,909,122	4,038,251	139%	622	498,280	1,323,774	266%	0.52	44%	59%	0.75	3.6%	5.6%
	2024	2,536,303	3,751,317	148%	548	426,351	1,274,747	299%	0.49	45%	59%	0.75	3.6%	5.6%
	2025	2,200,930	3,477,704	158%	481	363,811	1,227,817	337%	0.47	45%	60%	0.76	3.6%	5.6%
	2026	1,920,680	3,201,680	166%	420	309,583	1,181,350	386%	0.44	46%	60%	0.76	3.6%	5.5%
	2027	1,636,440	2,970,846	182%	365	262,688	1,135,250	432%	0.42	46%	61%	0.76	3.6%	5.5%
	2028	1,402,746	2,743,490	196%	316	222,242	1,089,776	490%	0.40	46%	61%	0.76	3.7%	5.4%
	2029	1,198,029	2,532,412	211%	273	187,436	1,043,613	557%	0.38	46%	61%	0.76	3.7%	5.4%
	2030	1,019,645	2,338,890	229%	235	157,559	996,634	633%	0.36	47%	62%	0.76	3.7%	5.4%
	2031	864,877	2,157,322	249%	201	131,974	947,552	718%	0.35	47%	62%	0.76	3.8%	5.3%
	2032	731,387	1,986,065	272%	172	110,119	896,017	814%	0.33	47%	62%	0.76	3.8%	5.3%
	2033	616,668	1,827,475	296%	146	91,499	843,155	921%	0.32	47%	62%	0.76	3.8%	5.2%
	2034	518,407	1,678,880	324%	124	75,686	788,815	1042%	0.31	47%	63%	0.76	3.9%	5.2%
	2035	434,483	1,540,056	354%	105	62,300	733,118	1177%	0.30	48%	63%	0.76	3.9%	5.2%
	2036	363,041	1,408,376	388%	89	51,009	675,996	1325%	0.29	48%	63%	0.76	3.9%	5.2%
	2037	302,371	1,281,008	424%	75	41,530	617,649	1487%	0.28	48%	63%	0.76	4.0%	5.1%
	2038	251,041	1,160,715	462%	63	33,605	559,511	1665%	0.28	48%	63%	0.76	4.0%	5.1%
	2039	207,706	1,047,986	505%	52	27,010	502,036	1859%	0.27	48%	63%	0.76	4.0%	5.1%
	2040	171,269	941,370	550%	44	21,557	445,790	2068%	0.27	48%	63%	0.76	4.1%	5.1%
	2041	140,656	839,069	597%	36	17,074	391,616	2294%	0.26	48%	63%	0.76	4.1%	5.1%
	2042	115,043	739,576	643%	30	13,415	339,711	2532%	0.25	48%	64%	0.76	4.2%	5.1%
	2043	93,685	644,878	688%	25	10,451	291,316	2787%	0.25	48%	64%	0.76	4.2%	5.1%
	2044	75,916	557,498	734%	20	8,069	246,777	3058%	0.24	48%	64%	0.76	4.2%	5.1%
	2045	61,213	478,053	781%	16	6,172	206,254	3341%	0.23	48%	64%	0.76	4.3%	5.1%
	2046	49,086	405,148	825%	13	4,676	170,047	3637%	0.23	48%	64%	0.76	4.3%	5.1%
	2047	39,138	336,775	860%	11	3,508	138,029	3935%	0.22	48%	64%	0.76	4.3%	5.1%
	2048	31,005	275,022	887%	9	2,605	110,519	4242%	0.21	48%	64%	0.76	4.4%	5.1%
	2049	24,396	222,235	911%	7	1,915	87,227	4554%	0.20	48%	64%	0.76	4.4%	5.1%
	2050	19,058	177,483	931%	5	1,394	67,850	4867%	0.19	48%	64%	0.76	4.4%	5.2%
	2051	14,774	139,467	944%	4	1,004	52,078	5185%	0.18	48%	64%	0.76	4.4%	5.2%
	2052	11,352	106,576	939%	3	717	39,326	5488%	0.17	48%	64%	0.76	4.4%	5.3%
	2053	8,644	79,349	918%	3	506	29,380	5807%	0.16	48%	64%	0.76	4.4%	5.3%
	2054	6,510	57,751	887%	2	354	21,744	6149%	0.14	48%	64%	0.76	4.5%	5.4%
	2055	4,853	40,629	837%	1	245	15,506	6506%	0.13	48%	64%	0.76	4.5%	5.5%
	2056	3,576	26,989	755%	1	168	11,603	6906%	0.11	48%	64%	0.76	4.5%	5.6%
	2057	2,600	16,277	626%	1	114	8,314	7289%	0.09	48%	64%	0.76	4.5%	5.6%
	2058	1,862	8,592	461%	1	77	5,939	7747%	0.06	48%	64%	0.76	4.5%	5.7%
	2059	1,314	3,669	279%	0	51	4,228	8296%	0.03	48%	64%	0.76	4.5%	5.8%
	2060	912	1,764	193%	0	34	3,007	8958%	0.02	48%	64%	0.76	4.5%	5.9%
History		280,715,582	139,818,208	50%		69,068,885	45,385,075	66%	0.76	43%	57%	0.75		
Future		27,064,638	54,205,806	200%	6,013	4,402,553	21,326,622	484%	0.41	180%	409%	0.44		
Lifetime		307,780,219	194,024,013	63%		73,471,438	66,711,696	91%	0.69	48%	64%	0.76		

[1] Premium restated to reflect the current Pennsylvania rate level since inception.

[2] Represents the average interest rate that is used to accumulate or discount for the period between a given calendar year and the valuation date.

January 1, 2021

To Whom It May Concern:

Nassau Life and Annuity Company ("Nassau"), as reinsurer and administrator, is hereby authorized to submit filings related to all life and health insurance policies on behalf of:

American Progressive Life & Health Insurance Company of New York
NAIC# 80624, FEIN-13-1851754

This authorization also permits Nassau to provide additional information and respond to questions regarding the filings on our behalf, as necessary. This authorization is deemed to be in effect until rescinded in writing.

Please contact me if you have any questions regarding this authorization.

Sincerely,

Christopher A. Koster
Christopher A. Koster (Feb 2, 2021 12:34 CST)

Christopher A. Koster
Vice President and Secretary

NASSAU RE CLAIMS ADMINISTRATION/PROCESSING CONTROLS

Nassau Re uses their Claims Administration Department in conjunction with Care Management Plus, an authorization and review process to manage the appropriateness of patient utilization.

Care Management revolves around three basic elements:

1. Are the services required? A Care Manager/Nurse is assigned and prior to authorization performs an assessment to ensure that all the required paperwork per policy language is requested from the physician or care facility. If the services are required then an authorization is issued, e.g. 5 hours per day/7 days a week. If additional services are requested or discrepancies are discovered the issue is elevated to an in house medical doctor for review and/or the Care Manager will contact the client for further review.
2. Are the services covered? Coverage is reviewed not just at the daily benefit level but for any maximums that may apply. This can vary widely from policy form to policy form. Care Management ensures that the policyholder has sufficient benefits to cover what care is being requested.
3. Where are the services delivered? An essential aspect of claim management revolves around the situs of care. For example, if the policy specifies home health care coverage and assisted living coverage is requested, then that service can be denied. The specific policy language is reviewed as definitions for covered services can vary.

The above processes are designed to eliminate excessive utilization lessening the potential for deterioration of experience.



**TriPlus Services, Inc. ♦ Third-Party Administrator for
Nassau Life and Annuity Company**

On behalf of American Progressive Life & Health Insurance Company of New York
PO Box 7066
Allentown, PA 18105-7066

PHONE: (800) 999-2224
FAX: (833) 686-9447
EMAIL: CustomerSupport@TriPlusServices.com

[DATE]

Policy No: [XXX]

Insured: [NAME]

[NAME]

[ADDRESS]

[CITY, STATE, ZIP]

Dear [NAME]:

We value your business and want to thank you for choosing American Progressive Life & Health Insurance Company of New York to provide your long term care coverage. We are committed to ensuring that your long term care insurance benefits are there when you need them.

The purpose of this letter is to notify you that we have determined that it is necessary to increase premiums for your coverage. Three consecutive 15% increases have been filed with your Department of Insurance. The first increase will go into effect on your next policy anniversary as stated below, the second 15% the year after and the third 15% the following year. This is not a premium notice; if you are on a direct, paper bill mode you will receive a notice of premium due approximately 35 days before the premium is due. Your future premium rate(s) will be as follows and is guaranteed through [END DATE]:

* The Annual renewal premium rate of \$[PREM] will become effective on [EFF DATE]. This represents a percentage increase of [XX%]. Please note that this premium rate does not reflect any future rate increases that may occur.

Reasons for the Premium Increase

It is necessary to increase premiums due to greater than anticipated claims payments expected over the lifetime of all policies like yours. Premium rates must be adjusted to ensure current and future claims are adequately funded, so that long term care benefits will be available to you when you need them. Please be assured that you have not been singled out, and this premium increase is not a reflection of any previous claims history you may have had.

Options Available To You:

We do understand that this premium increase may make it more difficult to continue your current level of coverage. Please know that we do not take this action lightly and we recognize that raising premiums may have a significant impact on you. As such, below are options that you may consider at this time:

- 1. Continue current level of coverage:** Keep your exact coverage without any changes and the new premium will take effect on [EFF DATE]. If we do not hear from you, then we will assume that you have accepted the higher premium amount.

(Continued on Reverse)



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- 2. Adjust your coverage:** You may consider adjusting the level of coverage in order to make premiums more affordable. We have provided you with the attached Benefit Adjustment Option Return Form, which illustrates some of the policy adjustment offer(s) that are available as an alternative to the current plan, while still maintaining essential coverage. If you would like to investigate additional benefit adjustment options, not mentioned in the attached, please contact us at [xxx-xxx-xxxx].

Please discuss potential policy changes with your family or advisors as well as our Customer Support Department to make sure any changes to your policy will best suit your needs.

- 3. Elect the Contingent Benefit Upon Lapse:** If you determine that you would like to discontinue this coverage we will provide a Contingent Benefit Upon Lapse. The Contingent Benefit Upon Lapse is a pool of money that you can use to fund future long-term care expenses. If you elect this option, your policy will be paid-up with a maximum benefit equal to the sum of the premiums you have paid thus far. If you currently have an open claim, or if a new claim is filed, any benefits paid for dates of service after the effective date of the paid-up policy status will be applied to and will not exceed the policy's new maximum benefit amount. To determine the minimum number of days payable under the policy, the sum of all premiums paid is divided by the maximum Daily Benefit at the time of lapse. Benefit Eligibility is determined by the policy terms and all benefits paid by us will not exceed the maximum benefits which would have been payable if the policy had remained in premium paying status.

This Contingent Benefit Upon Lapse acts as a form of reduced paid up coverage and will be available should you choose to lapse the coverage at any point between now and 120 days following the date the new premium rates take effect. If you would like to elect this benefit please complete and return the enclosed Request to Exercise Contingent Benefit Upon Lapse form. If you do not complete this form, and you lapse your policy within 120 days after the effective date of the rate increase, this benefit will be automatically applied.

When you purchased your long-term care coverage, you made a conscious decision to protect yourself and your family from the increasing costs associated with long-term care, which can be significant; therefore, we would like to stress the importance of retaining this valuable coverage. Before considering the options above, please carefully evaluate your situation and your reasons for initially purchasing this coverage.

In addition, you may also wish to contact the State Health Insurance Assistance Program (SHIP) located in your state if you need additional counseling on determining your response. Please go to www.shiptalk.org to find the nearest SHIP to you.

This policy is guaranteed renewable. You have the right to renew your policy for life as long as you continue to pay your premium on time. The company has the right to change your premium if it does so for all policies of your class in your state.

We have enclosed additional information about this increase in the attached Frequently Asked Questions document. For any additional questions, please call our Policyholder Services Department at [877-999-2224], electing option [#], then [#], at the prompt, and a customer support representative will be happy to assist you.

Sincerely,

TriPlus Services, Inc.

Third Party Administrator for Nassau Life and Annuity Company



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FREQUENTLY ASKED QUESTIONS FOR INSURED

Q. Why is my premium increasing?

A: It is necessary to increase premiums due to greater than anticipated claims payments expected over the lifetime of all policies like this one. Many of the pricing assumptions that were common in the industry when your product was originally marketed have not developed as expected. The factors that contribute to the higher anticipated claims payments include morbidity, persistency and mortality. The claims experience trends have emerged higher than originally priced and more policyholders have kept their coverage in force, resulting in more claims in the later policy durations. This premium increase will help ensure that the Company is able to live up to its obligations to you as a policyholder.

Q. When will my premium increase?

A: Premium for your in force coverage will increase on the date specified in your letter. If your premium is paid through automatic bank draft, your new premium will be deducted automatically from your account on the stated date. If you pay your premium by check, you will receive a premium notice for the increased amount approximately 30 days before that premium due date.

Q. I thought my premium could never go up. Am I being singled out for this rate increase because of my age or health?

A: No. Your premium rates for long term care insurance will never change based on changes in your age or health. As stated in your policy, we can only change premium rates on a class basis, not an individual basis. This means that the rates have been changed on all policies like yours on a statewide class basis. Even though you may not have used your policy, we need to ensure that we can deliver on the promises of the policy should you need to make a claim in the future.

Q. Will my premium continue to increase?

A: The Company will continue to monitor emerging claims experience to ensure that it is able to deliver on the promises of your policy, primarily to pay any future claims you might incur.

Q. Have other insurance companies raised their long term care rates?

A: Yes. The deviations from expected claim and persistency assumptions that the Company has experienced have also been experienced by other long term care insurance carriers. Numerous other carriers have also implemented rate increases for long term care policies.

(continued on reverse)



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Q: What are the options to reduce my coverage?

A: Please refer to the Benefit Adjustment Option Return Form for a description of some of the options available to you. If there are no specific options listed in your letter, or you would like to investigate additional options, please contact our Policyholder Services Department at [(800) 999-2224].

Q. To keep my policy without paying the higher premium, how do I change my coverage?

A: To change your coverage we require your request in writing. You may submit the Benefit Adjustment Option Return Form included with your notification letter, or you may contact our Policyholder Services Department at [xxx-xxx-xxxx], electing option [#], then [#], at the prompt, to obtain a proposed benefit adjustment form for those options not identified in your letter.

Q. How long do I have to make any coverage changes before the effective date of the increase?

A: You can change your coverage at any time, however in order for us to process any changes before the rate increase effective date you should submit your election to us 15 business days in advance of the effective date of the increase.

Q. I am currently receiving Long Term Care benefits. Do I have to remit the new premium?

A: The premium increase will not impact your current claim benefits. Your policy will continue to provide you with the benefits in accordance with the terms of the coverage you purchased. If your policy contains a provision that waives premium and you are currently receiving that benefit, the new premium will also be waived until such time as you are no longer eligible for waiver of premium, as stated in your policy. You will have to pay the increased premium only after you return to a premium paying status. If your policy does not have a waiver of premium provision or if you do not qualify under this provision, then the premium increase will impact you, even if you are on claim. Please refer to the "Options Available To You" section of the rate increase notification letter.

Q. What safety measures are in place should an insurer file for bankruptcy and not be able to meet their current claim obligations?

A: The premium increases are designed to prevent this from happening. Also, all states have what are known as Guaranty Associations. In the event that a company cannot meet its claim obligations, these Guaranty Associations will pay claims up to a certain cap, which varies by state.

For more information, please see the National Organization of Life & Health Guaranty Associations at <http://www.nolhga.com>.



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Q. Whom should I contact if I have additional questions about this rate increase?

A: If you have additional questions, please contact our Policyholder Services Department at [(800) 999-2224], electing option [#], then [#], at the prompt. The office hours are [Monday through Friday 7:30 a.m. to 4:45 p.m.]



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BENEFIT ADJUSTMENT OPTION RETURN FORM

[Date]

Policyholder: [NAME]

[Policy Number]

If you would like to implement one of the benefit adjustment options listed in this letter please circle the option you would like to exercise and then sign, date, and return this page using the enclosed envelope. While you are able to adjust your benefits at any time, to ensure that your option is effective before the rate increase effective date, please return your option to us within 45 days from the date of this letter.

If you would like to investigate additional benefit adjustment offers, not mentioned below, please call our dedicated Customer Support Department, toll free at [(800) 999-2224].

If you do not wish to implement any of these options you do not need to return this form to us.

- * Reduce your policy maximum from 5 Years to 4 Years for a new Annual premium of \$[xx]
- * Reduce your policy maximum from 5 Years to 3 Years for a new Annual premium of \$[xx]
- * Increase your Elimination Period from 0 Days to 90 Days for a new Annual premium of \$[xx]
- * Reduce your policy maximum from 5 Years to 4 Years and increase your Elimination Period from 0 Days to 90 Days for a new Annual premium of \$[xx]
- * Reduce your base Daily Benefit Amount from \$60.00 to \$40.00 for a new Annual premium of \$[xx]. Since you have an active Compound Inflation rider, your new inflated Daily Benefit Amount would be \$[xx] as of [EFF DATE] and is subject to further increases per rider terms.

Please be aware when considering these options, that if you choose to reduce the maximum available under your policy, then any prior claims made on your policy will affect the benefits available after the reduction.

By signing and returning this page, American Progressive Life & Health Insurance Company of New York will change the policy's available benefits, effective [EFF DATE], to the choice you selected above. You will receive an updated benefit rider once this change to the policy has been made. Please note that the above premium rates are for the current rate increase period and do not reflect any additional rate increases that may be scheduled to occur, or may occur in the future, whether mentioned in this letter or not.

Signature _____ Date _____

If anyone other than the insured signs above, we must have copies of legal representative papers on file



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REQUEST TO EXERCISE CONTINGENT BENEFIT UPON LAPSE

[Date]

Policyholder: [NAME]

[Policy Number]

NOTE: This benefit can be elected by either lapsing your coverage by means of not paying your premium, or by completing and returning this form to us. Either way your election for this coverage must be made within 120 days following the effective date of this rate increase. ***If you do not want to exercise the Contingent Benefit Upon Lapse, then you do not need to complete this form.***

By completing and returning this form, I am electing to stop paying premiums for my long term care coverage and I am exercising the Contingent Benefit Upon Lapse option available with this rate increase.

By exercising this option, I understand that:

- * My new maximum benefit amount under this policy will be equal to the sum of the premiums paid into the policy from the issue date through the current paid to date or the remaining amount of benefits available under the policy; whichever is less; and,
- * If you currently have an open claim, or if a new claim is filed, any benefits paid for dates of service after the effective date of this new policy status will be applied to and will not exceed the policy's new maximum benefit amount; and,
- * Once I exercise this option, I will only be able to reinstate my original maximum benefit amount if I submit a premium payment within 65 days from my premium due date; and,
- * I must meet the eligibility requirements required under the Policy in order to receive benefit payments.

By signing below I agree to elect the Contingent Benefit Upon Lapse and I agree to all of the above.

Signature _____ Date _____

If anyone other than the policyholder signs above, we must have copies of Durable Financial Power of Attorney papers or other legal representative papers on file.